BUSINESS EDUCATION Contents WORLD

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JANUARY
1950

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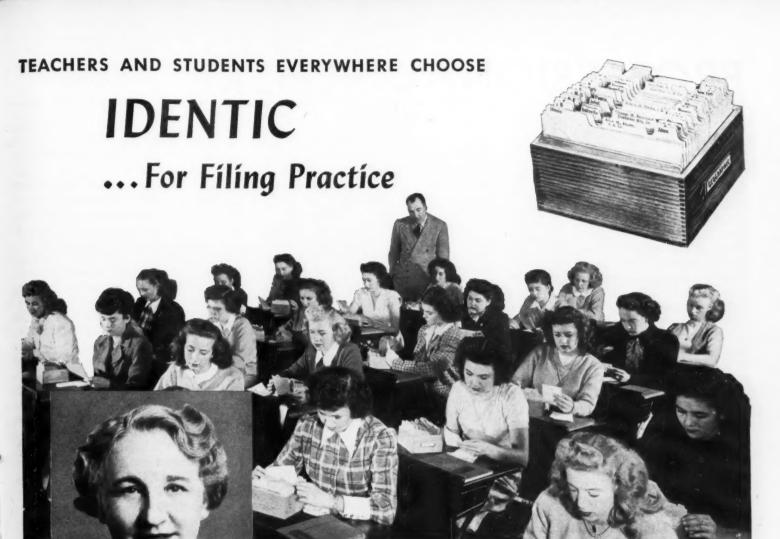


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PROFESSIONAL REPORT

BUSINESS SCENE

■ Love Is Good Business—Love may or may not make the world go round, but it is certainly good for business. New families provide a large part of the demand for housing, for furniture, for durable goods. They spend a high proportion of their incomes, and usually they draw on savings as well. They create jobs

The staggering rate of increase in the number of households has been a strong prop under the postwar business boom. Under ordinary conditions, 500,000 to 600,000 additional households would have been formed each year; but in 1947 the growth was 1.6 million and in 1948 it was 1.4 million. This year it will be about 1.2 million—tapering off, to be sure, but still double the normal rate.

The experts were caught flatfooted. The Census Bureau had predicted that by early 1949 there would be 40.5 million households in America; the actual number: 42.1 million.

But as time goes on, the experts will come into their own again: During the 1950's, when the depression-period babies reach marriage age, the number of households will swing into line with fundamental population figures.

Here's how businessmen interpret those figures:

- Furniture manufacturers will concentrate their mid-1950 sales campaigns on styling and comfort. Families that are already established—already have furniture—will make up a larger proportion of the market. The angle: to persuade them to throw out old stuff and buy replacements.
- Electrical appliance manufacturers figure on bringing in some new lines, expanding volume.
 - Fathers of marriageable daugh-

ters should unload in the next three years. In the early 1950's there will be more men than women in the marriage market—a buyer's market in husbands, as it were—but then the scales will reverse.

- Builders can expect a lot of couples to "undouble" by moving out from the home folks—as many as 200,000, possibly, in addition to the new marriagees. Thus, home demands, prices, and shortages will be sustained into the mid-1950's.
- A Million Homes—The record number of new marriages is the reason that the housing shortage has been so intense. Everybody knew the formation of new families was way above normal, but even the experts were surprised by the actual extent of the averages. Housing estimates were short.

And the housing need has not, by any means, been met. In fact, the housing achievement of 1949 only points up the size of the need.

Official estimates just before the end of 1949 were that nearly a million housing units had been started in the year—a record. That's good news, especially for the "doubled-ups" and newlyweds, but it has some dour implications:

- In the months right ahead, an unusual number of new housing units will be completed. That means some letdown early in the spring in construction, in construction materials, in construction employment.
- The completion of those units might cause some sales stagnation, particularly for old houses.
- These two factors could cause nervousness among builders next spring, the same kind of jitters that got 1949 building off to a hesitant start, despite its final record score.

Washington figures that uneasiness about building is unfounded and predicts 900,000 units (\$1 billion) will be started in 1950—almost another record year. Indications

are that costs will not come down; the only hope for less expensive homes is higher labor productivity, builders say.

All this adds up to interesting possibilities for business teachers: New homes mean new residences, students switching schools, relocation of business and industrial districts, expanding schools, expanding business opportunity and, as a corollary, expanding business training programs and enrollments.

The Coffee Rush—So many people have been hoarding coffee that the coffee trade is beginning to wonder whether it isn't facing a future sales slump. That accounts for the flattening of the first rise of prices and, in some communities, the dip.

The countries that produce coffee beans will be in a strong market position this winter, but high prices could alter the supply-demand ratio. Despite "scare," imports will be at a record high.

■TV and Study Habits—If television sweeps heavily into popularity in your community, watch out for homework assignments: They won't get done!

Woodbury College, of Los Angeles, has been conducting a series of surveys of the habits of owners of television sets. By-product of a recent phase of the study has been an analysis of changes in family habits, and these changes indicate that the printed word is losing out rapidly to the video screen.

• Some data, with figures in percentages:

Question Yes	No	Blank
a. Are you reading fewer		
magazines now?43	54	3
b. Are you reading fewer		
books now?56	41	3
c. Are you reading fewer		
newspapers now?15	82	3
d. Are you reading maga-		
zines and papers as		
thoroughly?63	34	3
e. Do you go to movies		
less frequently?68	30	2
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BUSINESS EDUCATION WORLD

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A number of families that had owned TV sets for a year or longer were asked to compare the amount of reading of books, magazines, and papers done by members of the family now, with the amount of reading during the first six months of ownership of their sets. Replies: 2 per cent are reading more; 26 per cent are reading even less; but 72 per cent are reading about the same amount.

• The implication of these findings for teachers is obvious: Teachers are up against stiff competition for out-of-school study hours.

■ Confidence Man's Holiday—Imagine 11 million men and women with \$125 unexpectedly in their pockets: That's the story behind the \$2.8 billion insurance refund bonanza being given to the nation's World War II veterans.

Actually, there are some 16 million veterans who will participate in the refund on their wartime insurance. The \$125 figure is the average; in some cases payment will reach upward of \$500. Of the 16 million veterans, 5 million belong to veterans organizations, most of which have been cautioning their members against unwise and hazardous use of the refund.

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But the Government, frankly concerned about the use that the other 11 million check holders will make of their windfall and frankly hoping that they will reinvest their money in their Government, has had cryptic consumer counsel printed on the endorsement side of every check: "Use it wisely—buy U.S. Savings Bonds."

■ The Strike Scene — The strike losses in 1949 rank second in America only to 1946's record. Idleness in 1949 reached about 55 million man-days. More than half of that was in the last three months.

This is less than half the 116-million mark lost in 1946 but far higher than 1945's 38 million, the next highest on record.

Now that the props are back under industry, there are many items about which labor students are pondering.

 Most contracts are being signed for two years, and that augurs well for industrial peace for a time.

• Now that pensions are coming in, labor leaders are wondering whether the pensions might actually hamper labor by chaining workers to their jobs: Men are loathe to leave, even for presumably better prospects, when to do so means to lose pension account.

Besides, since the pension cost to



Philip S. Pepe

a firm is less on a young worker than on an older one, labor men are wondering whether they are not cutting off the future employment market for older men. The old "No one over 40 need apply" line may reappear in employment ads.

• The big problem: How far will pensions spread in other fields of industry beyond the heavy machinery area? Small firms cannot afford pensions so well as huge ones, and if the demand for pensions becomes forceful, it is believed that the picture will be one into which the Government will have to step.

Already some business financiers are shaking their heads and stating that the only way out now is for the Government to expand its social security benefits—and the cost and method of financing are beyond calculation at this point.

PEOPLE

Business Appointments—PHILIP S. PEPE, formerly an associate editor of BUSINESS EDUCATION WORLD and for the past two years a member of the staff of Remington Rand, has been appointed Director of Product Utilization for RemRand. Product Utilization renders a professional service to business and to schools by promoting better utilization of business machines, supplies, and office equipment.

RemRand initiated its unique Typewriter Utilization Department in 1946, and the work of this department has taken Mr. Pepe and his staff into many large business organizations throughout the country as consultants on typing efficiency. The acceptance of the activity by



Kenneth M. Henderson

schools and by business has resulted in a recent expansion of these services to include all RemRand products, and Mr. Pepe has advanced to head the enlarged department.

■ Honors—Kenneth M. Henderson, president of Ditto, Incorporated, was recently honored by more than two hundred employees at a testimonial dinner on the occasion of his 30th anniversary of service with the business machines manufacturing company. Lured to the banquet by a business associate, Mr. Henderson genuinely surprised — and forced to sit through a humorous but authentic dramatization of his rise to leadership in the company. Civic and religious leaders participated also. Mr. Henderson was presented with gifts, his 30-year service pin, and a testimonial plaque.

■ Administrative Appointments — DR. GEORGE HEATHER, from the Florida State University, at Tallahassee, to Texas Tech as Dean of the School of Business Administration.

• Thomas N. Smith, graduate of the University of Pittsburgh and former teacher in Pennsylvania and West Virginia, to the post of State Supervisor of Business Education for West Virginia. Mr. Smith succeeds Harry Q. Packer, who, a few months ago, left to accept a similar position in Delaware.

• ISADORE EPSTEIN, of Stadium High School in Tacoma, Washington, has advanced to become co-ordinator of business education for the city.

• PAUL W. ALLISON, vice-principal of the Evening Business Institute at Packard Junior College, doctoral candidate at New York University, and former high school business teacher, has been appointed dean of Packard. He will continue direction of the evening program.

RLD

■ BEW Staff Appointments—Three staff changes of interest to BEW readers were recently made:

• CLAUDIA GARVEY, for many years director of BEW circulation and awards departments, resigned to accept appointment as head of a new service department of the Gregg Publishing Company, the Supply Department, which is now handling school orders on Gregg fountain pens, shorthand notebooks, transcription letterheads, and similar materials.

• FLORENCE ELAINE ULRICH, well known as the director of circulation and awards of *The Gregg Writer*, has taken over Mrs. Garvey's former duties. The awards and the circulation departments of both magazines have been combined under the directorship of Miss Ulrich.

• E. Walter Edwards, a graduate of Lehigh University and formerly a research and business staff member of Electrical Construction and Maintenance, a McGraw-Hill publication, has accepted appointment as business manager of both Business Education World and The Gregg Writer.

■ Doctorate — WILEY D. GARNER, Long Beach City College, Doctor of Education, from the University of Southern California, June, 1949. Dissertation: "An Evaluation of Some of the Factors Which Cause Students Majoring in Business to Change Their Vocational Choices After Leaving Long Beach Public High Schools." Major professor, Dr. Earl G. Blackstone.

■ Bereavement—J. HAROLD SHORT, codirector of Short's Secretarial School, Stamford, Connecticut, at fifty-five, in November, after a brief illness. Mr. Short had operated the school with his brother, RALPH C. SHORT, since they purchased it in 1924.

GROUPS

■ EBTA, Boston, at Easter — The 53rd annual convention of the Eastern Business Teachers Association will be held April 5-8 at the Statler Hotel, in Boston.

Already, Mrs. Frances Doub North, president of the Association, has made two announcements—

- Theme of EBTA's convention will be "Utilizing Community Resources in Business Education."
- Chairmen of committees will be as follows: WILLIAM J. JOSKO

(Simmons College, Prince School of Retailing, Boston), general convention chairman; Dr. MARY CONNELLY (Boston University), assistant general chairman; EVELYN R. KULP (Ambler, Pennsylvania, High School), program director; Dr. John L. Rowe (Teachers College, Columbia), associate program director; HELEN J. KIELY (Salem, Massachusetts, Teachers College), membership chairman; THEODORE N. LAMONTE (Junior High School Division, New York City), exhibits chairman; WALTER L. LEIDNER (Boston Clerical School), administration chairman: HAROLD E. COWAN (Dedham, Massachusetts, High School), registration chairman: BLANCHE G. STICKNEY (Somerville, Massachusetts), hospitality chairman; GERTRUDE ROUGHSEDGE (Medford, Massachusetts, High School), social hostess; Sanford L. Fisher (president, The Fisher School, Boston), banquet chairman; DEAN ATLEE PERCY (Boston University), advisory chairman; and JOSEPH GRUBER (Central Commercial High School, New York City) and JOHN VAUGHAN (Simmons College, Prince School of Retailing, Boston), publicity cochairmen.

■ New Officers—Reports from conventions have announced the election of officers for the following state business-teacher organizations:

• Iowa—Dr. E. L. Marietta, Cedar Falls, president; H. K. Burmeister, Cedar Rapids, vice-president; and Freda Bruns, Fairfield, secretary.

• Wisconsin—Herb Simon, Appleton, president; Harold Bellas, Wausau, first vice-president; John Phillips, Racine, second vice-president; and Mary Swarthout, Whitefish Bay, secretary-treasurer.

• Indiana (Southwestern)—WAR-REN WILHELM, Evansville, chairman; and DOROTHY MASON, Princeton, secretary.

• Maine—RICHARD DYER, Turner Center, chairman; Helen Capen, Eastport, vice-chairman; and Margaret Lamontagne, Lewiston, secretary-treasurer.

• Tennessee (Eastern) — Mrs. Ruth O'Steen, Knoxville, chairman; Louis Johnson, Cookeville, vice-chairman; and Jeannette Alford, Lenoir City, secretary-treasurer.

• Middle Tennessee—David Ensor, Dickson, chairman; Mrs. John K. Breast, Shelbyville, vice-chairman; and Robert Pitts, Nashville, secretary-treasurer.

• Oklahoma—Mary Bell, Tallequah, president; Mrs. Richard White, Sapulpa, vice-president;

and ETHEL TOWNSEND, Oklahoma. City, secretary.

■ Catholic Business Education Association—The annual convention of CBEA is scheduled to meet at St. Mary's Dominican College, in New Orleans, on April 13, where SISTER MARY LIGOURI, O.P., and the members of the Southern Unit of the Association will be hosts.

• The CBEA's second annual Journal, edited by Brothers Joseph Keimig and George Nagel, University of Dayton, is off the press. The 1950 Journal will be edited by Sister Mary Gregoria, B.V.M., Mun-

delein College, Chicago.

• New officers of CBEA's Midwest Unit, elected for 1949-50, include Brother James Luke, F.S.C., St. Mary's College (Winona, Minnesota), chairman; Rev. William J. Collins, Ph.D., St. Ambrose College (Davenport, Iowa), cochairman; Sister M. Therese, O.S.F., Madonna High School (Aurora, Illinois), secretary; and Sister M. Cassilda, R.S.M., Mercy High School (Chicago), treasurer.

• In the seventeenth annual typewriting contest conducted by the National Catholic High School Typists Association, 4,547 students from 33 states, Canada, Central America, and Hawaii participated. The contest: 10-minute timed writing for first-year students; 15-minute letter test for second-year stu-

dents.

School trophy winners included Academy of Mary Immaculate, Wichita Falls, Texas; Slovak Girls' Academy, Danville, Pennsylvania; Sacred Heart Academy, Wichita, Kansas; and Holy Ghost High School, Pittsburgh, Pennsylvania.

• The NCHSTA will again sponsor an every-pupil contest (March 9, 1950) and an individual-pupil contest (April 27, 1950) for all Catholic

high schools.

Write to REVEREND MATTHEW PEKARI, St. Joseph's College and Military Academy, Hays, Kansas, for complete information and entry blanks.

- Private-School Unity—Two of the nation's largest associations of private business colleges have merged, to create the National Association and Council of Business Schools. Birthdate: November 26, 1949. Place: Edgewater Beach Hotel, in Chicago. Scene: Joint annual convention of the two associations.
- For some years the privateschool associations have been working toward unity, and the merger of the National Association of Accredited Commercial Schools and the



E. R. Maetzold first president of the new NACBS



G. A. Meadows first vice-president of the new NACBS

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National Council of Business Schools brings at last the creation of one larger organization that is competent to speak for the field.

• Officers of the new organization were selected from incumbents in the two associations—E. R. MAETZOLD, president of the National Council, became president of the new NACBS; and G. A. MEADOWS, president of NAACS, became first vice-president of NACBS.

Other officers: C. I. BLACKWOOD, second vice-president; J. K. KINCAID, secretary; and P. H. Q. TAYLOR, treasurer.

• Many members of both parent associations had vigorously opposed the merger; but the first meeting of the new organization was harmonious. One spokesman of the opposing group said, "We were against

the merger; but now that it has taken place, we shall give it our wholehearted support and work for it to the best of our ability."

• Objectives of the NACBS are numerous, including at least active representations to the VA, with whom many business schools have been conducting a running battle over tuition rates, red tape, etc.; standardization of curricular offerings; co-operation with private schools in other vocational areas; a close study of governmental scholarship plans; and so on.

Toregon Teaching Tips—The Oregon Business Education Association has come up with a genuine service to members: publication of duplicated leaflets containing specific teaching devices recommended by teachers.

The first edition, edited by JOE M. UPDEGRAFF, Baker High School, vice-president of OBEA, contained leaflets on typing and shorthand devices. Copies were sent to each business education department in the state.

SCHOOLS

■ Bay Path a Junior College—Bay Path Secretarial School is now Bay Path Junior College, with the right to grant the degree of Associate in Science.

The institution acquired the new status from the Massachusetts Board of Collegiate Authority without making a single change in curriculum, teaching staff, physical plant, or any other aspect—a tribute to the school, for so high are the standards of the Collegiate Authority that only one additional institution has been so accredited in the six years since the CA was established.

Bay Path offers executive, secretarial, and medical-secretarial training programs.

McGrath Heads Bryant Board— J. Howard McGrath, Attorney General of the United States, has accepted the chairmanship of the Advisory Board of Bryant College.

Mr. McGrath, three times governor of Rhode Island, more recently United States Senator from Rhode Island, and formerly the Federal Solicitor General, is chairman of the Democratic Party.

■ 20 Years at Bloomsburg—When the Bloomsburg (Pennsylvania) State Teachers College fulfills its

annual role as host to state contestants in bookkeeping, typing, shorthand, and business mathematics, on May 5 and 6, one historic note will creep in: Along with the usual textbook displays will be a display of office machines of today, of twenty years ago, and of forty years ago. Reason: the business education department at Bloomsburg is celebrating its 20th year.

• Another special feature: on Friday night, May 5, the retailing classes at the institution will present the annual fashion show (in the style described by Bloomsburg instructor Charles Henrie in the October BEW) in honor of visiting guests, teachers, and contestants.

■ New Avenue to Business Teaching
—If you live in New York State,
have a baccalaureate major in secretarial training or accountancy, and
wish to prepare for a teaching position in those fields, two colleges of
New York City have something
special for you: a free-tuition graduate program (thirty credits) leading to an M.A. in Education and
fulfillment of certification requirements for New York.

This comes as a result of the inauguration of graduate courses in business education at Hunter College and City College of New York, steps in the state's program to expand its collegiate facilities and to increase the number of qualified teachers. Hunter College's program, under the direction of DR. JAMES Meehan, specializes in secretarial teacher-training; CCNY's program, directed by Professor Arthur Mal-LON, specializes in teacher training in accountancy and business practice. Classes meet Monday through Friday from 4 to 9:30 p.m. and on Saturday from 9 a.m. to 1 p.m.

For full details, write Professor R. V. Curoe, Hunter College, 695 Park Avenue, New York 21; or Dean E. M. Turner, City College, Convent Avenue and 139 Street, New York 31.

Special Notice

The editorial, circulation, and awards departments of Business Education World, along with the Executive, Editorial, and New York offices of the Gregg Publishing Company, have moved from 270 Madison Avenue to new offices on the 16th floor of the McGraw-Hill Building, 330 West 42nd Street, New York 18, New York.

ADMINISTRATION

What about "Validity"? In last month's issue, Mr. Pollack began this article with a discussion of test reliability. He described reliability itself, its coefficient, its probable error, and its importance in aptitude testing. He continues this month with a discussion of test validity.

How to Tell Whether Aptitude Tests Are Trustworthy (Part II)

ABRAHAM B. POLLACK
Co-ordinator of Co-operative Education
New Utrecht High School, New York

We have discussed thus far one factor in evaluating aptitude tests: the coefficient of reliability. We have found that the coefficient of reliability is a numerical index of the degree of consistency of a test.

A test may, however, be highly reliable—that is, have a high coefficient of reliability—and yet be of little value in predicting aptitude. It may measure skills, knowledges, and attitudes wholly unrelated to those needed for success in a vocational or educational field. And so, a second factor must be considered in evaluating the test: test validity. It involves a critical analysis of the test items to determine whether they really measure what they should.

Reliability vs. Validity—Garrett draws an interesting comparison between reliability and validity which may help to fix their meanings and their differences in mind.

Suppose a clock is set forward 20 minutes. If the clock is a good time-piece, the time it "tells" will be reliable (that is, consistent), but it will not be valid as judged by "standard time." ¹

Garrett's clock is a reliable timepiece because it tells time consistently, even though it is consistently 20 minutes fast. But it is not a valid timepiece. An aptitude test may be said to be reliable if it measures consistently, even though the abilities it measures are unrelated to success in the vocational or educational field. It may not, however, be a valid test.

Just as the extent of a test's reliability is indicated by a numerical index called the coefficient of reliability, so is the extent of a test's validity indicated by another numerical index—the coefficient of validity. This index is usually pre-

sented with other statistical information in the test manual that test makers always provide to go with published, standardized tests. This index, too, is indicated by a decimal figure, like .76; and, of course, the higher that decimal is, the more valid the test is believed to be.

Creating a test with a high validity coefficient is quite a problem, because the yardstick by which you measure validity is an uncertain instrument.

Refer once more to Garrett's illustration of the clock. We recall that it was not considered a valid timepiece because it was 20 minutes fast as judged by standard time. Note that standard time was used as the criterion for judging correct time. Standard time is a universally accepted and objective measure of time; it is a fixed, agreed-upon criterion. But, in the field of aptitude testing, we have no fixed, agreed-upon criterion.

Do we have any universally accepted and objective measures of success? This question answers itself. My method of measuring success may be different from yours. Yet the validity of a test is directly dependent on whether acceptable and objective criteria were used.

■ How Validity Is Determined—Before pursuing this further, however, it might be helpful for a better understanding of the point if we trace the steps taken by the test maker in computing the validity score of an aptitude test he has designed.

The test will be administered to a sample group. The scores obtained will be tabulated. The same sample group will then be evaluated by independent criteria set up arbitrarily by the test maker as his standard of success. This may include supervisors' ratings, teachers' marks, personal history ratings, and so forth, alone or in combinations.

If the subjects' relationships to one another are similar on the test scores and on the criteria scores, the

test is said to be a valid one. That is, if subject A ranks first in the test and is given the highest evaluation in the independent criteria, and if subject B ranks second in the test and is given the second highest evaluation in the criteria, and so forth, the test is said to be valid.

The validity coefficient reaches +1.00 when the correlation between the test and the criteria is perfect. A coefficient of validity of .00 indicates no correlation at all. It must be emphasized, however, that because the coefficient shows the relationship between the test and the criteria used, whatever conclusions we draw must depend on the acceptability of the criteria.

Here is a list of the criteria used in the aptitude tests included in this survey.

CRITERIA OF SUCCESS USED IN SELECTED
APTITUDE TESTS

1. "Detroit Clerical Aptitudes Examination": The test scores were correlated with teachers' marks in the subsequent study of bookkeeping, shorthand, and typewriting.

2. "Test for Ability to Sell": The

2. "Test for Ability to Sell": The test scores were correlated with a combination of: (a) amount of sales made by the salespersons in the sample group; (b) the number of errors made; (c) the amount of merchandise returned; and (d) the combined estimates of the buyer, the floor manager, and the personnel officer for the salespersons.

3. "Cardall-Gilbert Test for Clerical Competence": The test scores were correlated with the "adequacy to the company as clerical workers"

correlated with the adequacy to the company as clerical workers."

4. "Minnesota Vocational Test for Clerical Workers": The test scores were correlated with: (a) personal history ratings (education, clerical experience, commercial training, and age at leaving school); (b) supervisors' ratings; and (c) commercial teachers' ratings.

Shorthand Aptitude

5. "Turse Shorthand Aptitude Test": The test scores were correlated with the scores on: (a) The Rollinson Shorthand Achievement Test; (b) The Blackstone Shorthand Achievement Test; (c) The Durost-Turse Correction Transcription Test. These tests were given after one year of shorthand instruction.

A glance at these criteria indicates immediately a lack of objectivity, if nothing else. Teachers' marks, for example, are used in the Detroit and the Minnesota Tests. How objective are these marks? One will have to grant that pupil personality, teacher subjectivity, and different standards of achievement, tend to make these marks more subjective than objective.

Supervisors' ratings may be equally capricious, for standards in

¹ Henry E. Garrett, Statistics in Psychology and Education, page 395.

IMPORTANT NOTICE TO BUSINESS TEACHERS!

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Say College Professors

Prof. Vernon A. Musselman of the University of Kentucky and Prof. Cecil Puckett of the University of Denver made an exhaustive study which revealed the following advantages of using a wire dictation system:

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- Gives right kind of remedial dictation at correct speed needed
- Keeps students busy
- Saves time and energy of teacher in routine dictation and frees him for teaching
- Provides means of bringing to students the meaningful dictation of real businessmen

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business differ not only from firm to firm but also from supervisor to supervisor. The Turse Test uses the score on an achievement test given one year after the aptitude test is administered; but the question of the validity of the achievement test, too, still remains to be answered.

Until we can all agree on the precise qualities that make for a superior salesperson, clerical worker, or stenography student and how to rate these qualities, we shall have to contend with criteria (success standards) that are neither objective

nor universally accepted.

No, there doesn't appear to be anything equivalent to "standard time" by which to judge the validity of an aptitude test. And, in view of the fact that test makers use different criteria, the validity score alone should not be used as a determinant of the predictive capacity of the test. It should be followed by a description of the independent criteria used.

How Valid Are the Tests?—What are the validity coefficients given in the manuals for the aptitude tests included in this survey?

DETROIT CLERICAL APTITUDES EXAMINATION

Criteria	Validity	Cases
Bookkeeping mark Shorthand mark Typewriting mark	.563 .366 .317	98 75 126
Test for Ability Combination of sales; errors made; merchan- dise returned; and esti- mates of the buyer, floor manager, and personnel		

CARDALL-GILBERT TEST FOR CLERICAL

.54

100

COMPETENCE		
"Adequacy to the com-		
pany as clerical work-		
ers"	.46	289
MINNESOTA VOCATIONAL	Trer	FOR

CLERICAL WOR	RKERS	
Personal history	.65	138
Supervisors' ratings	.37	22
Combined ratings	.60	62
Teachers' ratings	.58	109
		_

TURSE SHORTHAND A	APTITUDE	TEST
Rollinson Achievemen	nt	
Test	.68	49
Blackstone Achieve-		
ment Test	.49	44
Durost-Turse Test,		
Form A	.54	44
Durost-Turse Test,		
Form B	.63	44
Durost-Turse Tests,		
after two years	.67	268

To repeat, the scores and the criteria should always be considered together in evaluating the validity of the test. These two factors are as indispensable as are length and width in determining geometric area. Given the same length and varying widths, we get varying

areas; given the same test scores and varying criteria, we get varying validity coefficients.

■ Evaluation of the Validity Coefficients—We shall have to assume, for the purpose of this discussion, that the criteria used by the tests in this survey are acceptable. With that assumption (but keeping in mind that the assumption may not be warranted), what inferences may be drawn from the validity coefficients? We note that they range from .317 to .68.

The method of obtaining the coefficient is mechanical and can easily be mastered; but, unfortunately, there is no simple and mechanical way of interpreting the figure. We do know that a validity coefficient of +1.00 would indicate that the test can estimate a person's aptitude with 100 per cent accuracy-no one has ever been able to devise a test for which the coefficient of validity is that high. We can also be certain that a test with a validity score of .00 has no predictive value. But scores within that range are difficult to interpret unerringly.

One way of interpreting the validity score is by computing the predictive accuracy of the test (obtained from the complement of Kelley's formula for the coefficient of alienation). The accuracy of a test in forecasting aptitude decreases as the coefficient of validity decreases, but not in the same proportion.

For example, the Test for Ability to Sell has a validity coefficient of .54; its predictive accuracy, however, is only 16 per cent. This means that in only 16 per cent of the cases tested will the prediction of aptitude be accurate. Or stating it differently, the test results give us only 16 per cent better than a chance guess in predicting whether a person has aptitude for selling.

The following table of equivalent values shows the percentage of predictive accuracy for various coefficients of validity.

TABLE 2. PREDICTIVE ACCURACY OF VARIOUS COEFFICIENTS

Coefficient	Predictive
of Validity	Accuracy
1.00	100%
.99	86%
.98	80%
.90	56%
.866	50%
.80	40%
.70	29%
.60	20%
.50	13%
.40	8%
.30	5%
.20	2%
.10	1/2 %
.00	0%

The predictive accuracy for the five tests used in this survey is shown in the following table:

TABLE 3. PREDICTIVE ACCURACY OF SELECTED TESTS

Validity Predictive Coefficient Accuracy

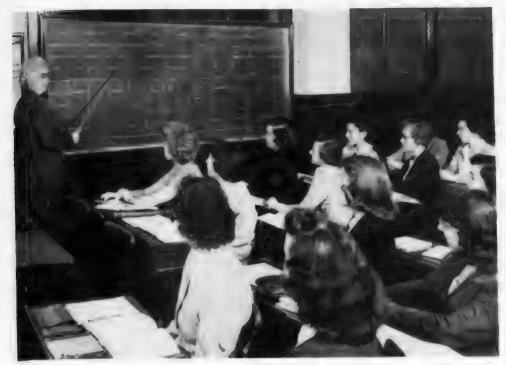
	The first off officer		
	Aptitudes		
	Bookkeeping	.563	17%
	Shorthand	.366	7%
	Typewriting	.317	5%
2.	Test for Ability		
	to Sell	.54	16%
3.	Cardall-Gilbert		
	Test	.46	11%
4.	Minnesota Voca-	-	
	tional Test		
	Personal Histor	ry .65	24%
	Supervisor rati	ng .37	7%
	Combined ratin	igs .60	20%
	Teacher rating		19%
5.	Turse Shorthand	d	
	Aptitude Test		
	Rollinson Test	.68	27%
	Blackstone Tes	st .49	13%
	Durost-Turse		
	Test—A	.54	16%
	Durost-Turse		
	Test—B	.63	22%
	Durost-Turse 7	est	
	(after 2 yrs.) .67	26%
	T		12 .

From Table 3 you can see that, while the coefficient of validity ranges from .317 to .68, the predictive accuracy ranges only from 5 per cent to 27 per cent. Some of us are inclined to confuse the validity coefficient and the predictive accuracy percentage, or to use the two figures interchangeably. This confusion would, for example, result in an overstatement of the accuracy of a test by as much as 400 per cent where the validity coefficient is .40. This can be verified by noting that the predictive accuracy in that case would be only 8 per cent (Table 2).

A forecasting accuracy of 27 per cent, the maximum figure obtained (see Table 3), means that, although the test results will be accurate in 27 per cent of the cases, it will be inaccurate in 73 per cent of the cases. In other words, in the most efficient of the five tests included in this survey, the results will fail to predict aptitude accurately in three out of four cases tested. When viewed in this light, it is apparent that the teacher must be wary about guiding children into a particular vocational or educational field on the basis of the results in a single aptitude test! In this connection, it should be mentioned, however, that in some cases the inaccuracy of the prediction may be small. In other words we should not infer that in the three of four cases where the test misses the target, it does so by a wide margin.

■ The Probable Error of Validity— A further clarification of the validity coefficient may be made in terms of its probable error. The validity co-

officer



SHORTHAND BRIEF-FORM DRILL at Bryant & Stratton Business Institute, Buffalo, is expedited by use of cumulative blackboard chart. "Each day I place new forms on this side board as they occur," explains Miss K. Jean Love, shown with one of her classes. "I teach the new brief forms on the front board, along with the rest of the regular assignment; then I add the new forms on our side board. The cumulative chart is used for a snappy one- or two-minute unison drill at the opening of each shorthand period." Comments shorthand author, Louis A. Leslie, "Many teachers wait until all brief forms have been introduced before they begin unison chart drill. Miss Love's device is particularly effective because it makes such drill possible from the introduction of the first brief forms."

efficient, like the reliability coefficient, is a statistic. As such, it is merely an estimate of the true co-[See discussion of true versus estimated coefficients in last month's discussion by Mr. Pollack .--Editor | Whenever we deal with a random sampling group we assume that the true coefficient will probably reside within a zone of our estimated coefficient. The zone is computed by applying the probableerror formula.

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The Minnesota Test for Clerical workers shows a validity coefficient of .37 when correlated with supervisors' ratings. The number of cases used in the sample group was 22. The probable error is .25. This means that the true coefficient probably resides within the zone .12 and .62 [.37 - .25 and .37 + 25].This merely gives us a 50 per cent probability. If we should want a 99 per cent probability, we would have to widen the zone four times; that is, multiply the probable error by four. Since the coefficient of validity is relatively small and the probable error is relatively large, the lower limit of the range brings us close to a zero correlation. This will be especially true when the validity coefficient is obtained by using a small sampling group, since the probable error varies inversely with the size of the group; the smaller the group, the larger the probable error.

It should be apparent, therefore, that, whether we view the validity coefficient from its predictive efficiency or from the application of the probable-error figure, we get, in this instance, the same picture: For individual predictions, the tests seem to be too inaccurate. This is the point of view of a number of authorities in the field.

Sorenson says,

Coefficients of correlation of from 0 to .60 are not very useful for purposes of individual prediction.... High correlations of about .85 or higher are necessary in order to make fairly accurate predictions of individual values or scores.1

Hull says,

In most situations it is doubtful whether a forecasting efficiency less than 13 per cent (r of .50) will make the giving of the test worth while.

Greene says,

Since most of the correlations reported between raw scores and various criteria of success are in the neighborhood of .50, predictions for individual success on the basis of single comparison are usually too far from accuracy to be very useful.

Garrett says,

For r's of .80 or less, the coefficients of alienation [absence of predictive accuracy] are clearly so large that predictions of individual scores based the regression equation are little better than "guesses."

■ Other Research on Validity—The low coefficients of validity reported for the five tests included in this survey are typical of the coefficients reported for other aptitude tests.

Blackstone says,

A casual scanning of my file card reveals no less than a dozen experi-ments with prognosis for bookkeeping, 20 for typewriting, and 16 for stenography. . . . Not a single one has been sufficiently valid and reliable to enable a teacher to depend on its findings.

Osborne reports that the correlation between the Gates Visual Perception Test and a shorthand cri-

terion is only .09.6

Bingham remarks, MacQuarries' Test of Mechanical Ability has been found by at least one investigator to correlate with subsequent progress in office work better than do certain tests designed to measure clerical aptitude. Similarly, the Minnesota Vocational Test for Clerical Workers has been found to convolute better than the MacQuarties correlate better than the MacQuarrie with the measures of progress of toolmaker apprentices.

Conclusions—What can we conclude from the aptitude tests evaluated?

All five tests have a high coefficient of reliability, indicating that they probably are consistent in their measurements. But, what is more important for us, all five tests have low coefficients of validity, indicating that they probably do not measure aptitude accurately—certainly not accurately enough for individual predictions.

The teacher or guidance counselor using aptitude tests for vocational or educational placement must exercise common sense in test application. The aptitude tests included in this survey have a high degree of inaccuracy as predictive instruments. Of course, no one would advocate dispensing with them entirely. They can serve a purpose if the conclusions they draw are kept in proper perspective.

The educator who decides individual cases of guidance solely on the basis of the results of an aptitude test is relying on a tool that at present does not warrant that degree of dependence.

¹ Herbert Sorenson, Statistics for Students of Psychology and Education, (McGraw-Hill Book Co. New York. First Edition, 1936.) p. 277.

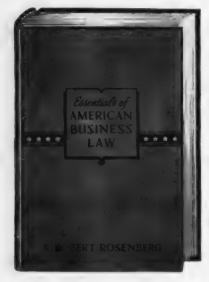
²Clark L. Hull, "The Correlation Coefficient and Its Prognostic Significance." The Journal of Educational Research, Vol. 15, May, 1927, p. 337.

³ E. B. Greene, Measurements of Human Behavior, p. 85.

⁴ Henry E. Garrett, op. cit., p. 336.
⁵ E. G. Blackstone, Business Education World, (1939) p. 534.
⁶ Agnes Osborne, "Guidance through Prognosis," National Business Quarterly, Summer, 1945, p. 25.
⁷ Walter Van Dyke Bingham, Aptitudes and Aptitude Testing (1937) p. 9.

Essentials of American Business Law

By R. Robert Rosenberg, Ed.D, CPA 320 pp. List, \$1.80



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Essentials of American Business Law was written only after the author had made an intensive study of the problems involved in learning business law and had found solutions to those problems. This text, therefore, was carefully prepared for high motivation, clarity of explanation, and emphasis on only the essential principles of the law. Keynote, of course, is personalization: the law student sees how the law affects his own personal business life—how the law helps and guides him—and then is led to see how the law similarly helps and guides the businessman.

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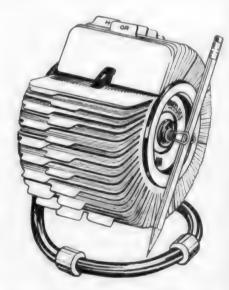
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Business Equipment

A. A. BOWLE

- Magnetism—Magnetism, like electricity, is a mysterious force. This peculiar form of energy has now been applied to record keeping. A magnetic force exerting its influence to impel or repel is permanently harnessed to MAGNE-DEX, manufactured by Koller & Smith Company, 41 Chambers Street, New York 7, New York. Cards quickly separate at a touch of the finger, fanlike, without mechanical assistance.
- Secre-Type Desk—The Worden Company, 200 East 17 Street, Holland, Michigan, has designed a Secre-Type desk claimed to embody a new method of placing the typewriter in use. Instead of being supported on a drop-head or a spring-balanced platform, the machine is securely fastened to an easily and quickly lowered pedestal-supported platform, which slides back into the pedestal and forms there a false drawer.
- Wheeldex Cub—The new circle-based Wheeldex Cub, a product of Wheeldex Manufacturing Company, 40 Bank Street, White Plains, New York, is a small, compact rotary file with a card wheel made of light-



weight Tenite plastic. Both sides of the card are readable and can be readily slipped on and off the center ridge. Capacity is 1,000 slot-punched cards, 1% by 4 inches.

■ Instant Adjustability — A new, patented feature of the Tru-Posture chairs made by Dependable Manufacturing Company, 1908 California Street, Omaha 2, Nebraska, is the instantaneous seven-height seat ad-

justment. The back rests also are similarly adjustable. They may be raised or lowered, brought forward or backward, or they may be regulated to any degree of tension.

Copyholder—The new line Visacopy copyholder, now being manufactured by Garlynn Engineering Company, 755 Pennsylvania Avenue, San Francisco 7, California, features progressive line guide, positive line spacing with instant feed selection, feather-action clutch with fully counter-balanced mechanism, adjustable paper positioning, and all-steel construction.

■ Self-Adhesives — Self-adhesive desk tray markers are the latest from the Perma Products Company, 1507 Burlingame Avenue, Detroit. The flash markers have a special type of activated adhesive that makes them easy to apply yet insures against their peeling and falling off.

■ Green Blackboard!-Vice-President Duncan of the Glidden Company, Cleveland, Ohio, announces the development of a paint that can be applied over old-fashioned black slate boards, converting them to the "sight-saving, restful, green recommended by leading school lighting authorities." Vismatic Green Chalkboard Coating is the new product that hardens in forty-eight hours. After a few days of use, its dark green color is lightened several shades by chalk dust distributed evenly over the surface.

■A New Rem—Remington's latest addition to its line of typewriters has been announced by the company at 315 Fourth Avenue, New York 10, New York. New features of the machine are enclosed dust-proof back; structural members, carriage ends, and other parts made of die-cast aluminum; feed rolls of softer-surfaced neoprene rubber; closer tolerances and improved machining of various integral parts.

■ Bookkeeping Visual Aid-The newest wrinkle in visual aids is a set of charts depicting the fundamental principles of accounting and bookkeeping procedures, Arrangement of accounts revealing accounting formulas, initial entries, transferring balances, posting to auxiliary and general ledgers from the journals-these and many others are contained in the set of 25 charts, 8½ by 11 inches. The diagrams, planned to aid students acquire a comprehensive understanding of the double-entry bookkeeping system, are made by the Karwood Company, P. O. Box 197, Milwaukee, Wis.

The Work-Study Program is a cooperative project between business and the school to provide practical work experience for high school students nearing graduation. It is a relationship where the student may apply his training in a real office situation under the combined school and employer super-

THE PROCEDURE

Under the plan two students will hold on job, each working in afternate weeks. Students will be selected according to similarit; in ability and interest for placement in an one who is

THE COORDINATO

A coordinator is assigned to work between the schools and the business man. The coordinator visits cooperating employers to check on the students' progress and to find out what the school can do through training and guidance to help the students get the utmost value from the lob experience.

THE STUDENT EMPLOYEE

Student-employees will observe and follow the regular office achedules and practices thring their period of employment and should be granted the benefits and privileges tiven regular employees. The attudent-employees the regular transport of the property of the student of the followed by the student during his achool period. There will be no conflict.

YOU'-THE EMPLOYER

Will have the opportunity to aid in the training of new employees.

Will have the opportunity to make suggestions, give your reactions, and observations about these students.

for permanent employment of people already

Will have the opportunity of helping gererally in the ultimate preparation of business

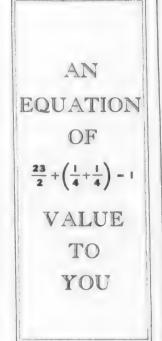


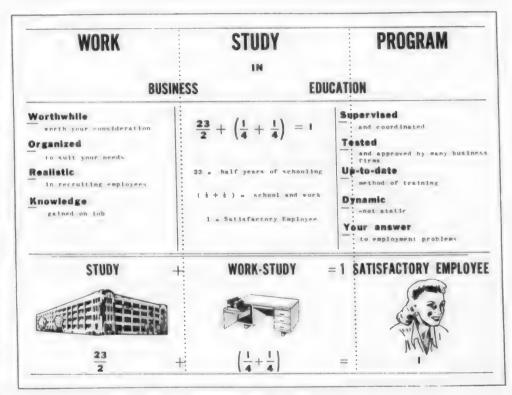
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Baltimore Puts Oomph in Work-Study

E. Duncan Hyde, supervisor of Baltimore business education, has taken a page from the advertising books and the d.e. promotion literature to put some appeal in Baltimore's office work-study program.

Shown above are the front and back of a twofold (dotted lines, inserted by artist) circular that has been broadsided to Baltimore office men.

The circular features mystic formula, many pictures, clichés, and direct appeal for motivated cooperation.

Mailing included other literature, too. Two leaflets each entitled "She Could Have Been Your Employee" and featuring the picture of an attractive girl graduate of Baltimore's business education work-study program, lend more glamor. The leaflets quote the young worker and her work-study employer in restrained testimonials to the program.

The final touch, in the proper advertising manner, is the inclusion of a postage-paid business reply card addressed to the program co-ordinator.

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What's in the new Smith-Corona for YOU?



Answer:

- NEW Colorspeed KEYBOARD—With rimless keys colored a restful, "non-glare" green and molded to cup your fingertips. Gives you an exciting new "touch" that's light and smooth even at top typing speed!
- 2 EXCLUSIVE AUTOMATIC MARGIN SET— Lets you set both left and right margins with one hand in one second!
- 3 NEW 3-POSITION PAPER BAIL—Pulls forward and locks in extended position. When pushed back against platen the bail rollers smooth out the paper. Bail may be raised out of way for changing platens.

- 4 NEW POSITIVE RIBBON ACTION Won't mix colors when you use a two-color ribbon!
- 5 NEW TOUCH SELECTOR—Gives you 7 different typing pressures—from light to heaviest "touch." And new mechanism eliminates usual heavy "resistance" at beginning of key-stroke!

... And That's Not All!

For the complete story on this new beauty, phone the Smith-Corona Office Typewriter representative listed in your classified phone book.

L C SMITH & CORONA TYPEWRITERS INC SYRACUSE 1 N Y Canadian factory & offices, Toronto, Ontario.

Makers also of famous Smith-Corona Portable Typewriters, Adding Machines, Vivid Duplicators, Ribbons and Carbons.

JA

BUSINESS TEACHERS



MARY (foreground) gets more attention on your bulletin board than she does in person. In fact, her picture will stop traffic-right at your bulletin board, where you want it.



SECRETARIAL COURSES need to underscore the origin of the word "secretary": secret. Bulletin-board caption would be "Secret, as in secretary, means keeping confidences."



BOOKKEEPING STORY in one picture. Caption on bulletin board might be, "But she has only \$5 in her hand. What will she have to do?" Students, like you, will go over problem.

No Flash Bulbs Necessary

"Your old box camera can transform your bulletin board," says the author, who would doubtless require that every business teacher be also a camera fan. Business Education World has been proud to carry some of the author's past business-law photo stories, for they have truly caught the eye and made information take root. In this article she tells how all business teachers can-

Let a Camera Help You Teach

ETHEL BEATTY SMITH and her students from Jamesburg High School Jamesburg, New Jersey

Would you like your bulletin board to be the big attraction in the school, a board that will make every teacher peek in your room? Would you like your bulletin board to back your teaching hand-yes, and get in front sometimes, too—so that what you teach is retained forever and a day?

Then all you need is a camera, some students for actors, and a little imagination.

A box camera of the most inexpensive type is good enough. students in your class will be satisfactory as models. That little imagination, however, must be above average.

Setting Your Focus—Tools. Actually, a simple camera is all you need. The investment in films and in development will be slight enough. If the bill begins to increase, though, you might want to invite your school's camera club members to participate

in the picture projects. In addition, students are always happy to purchase prints which show themselves in action. Charging double the modest cost of making the print will enable you to finance your project.

• Planning. The best value in each picture comes from planning it. For this reason, have students, whenever possible, plan the shot that is to be taken. In your class, for example, you have been talking about tardiness. Students agree, lackadaisically, that tardiness is bad.

"Tell you what," you say, "let's see if we can get, in one snapshot, a picture that presents the whole evil of tardiness as business sees it.'

Interest perks up. Students make a variety of suggestions. They are seriously considering tardiness, perhaps for the first time; and eventually you and they work out a scene for the camera. Taking the picture is fun. Seeing it after it is developed is exciting. But the value is primarily in the planning. Mounting the picture on the bulletin board is just a subtle way of preserving the memory of the underlying point for a long, long time. Yes, let the stu-

dents be the scenario writers and directors. You be the producer.

Seniors, you will find, are the most ingenious in planning such photo stories; moreover, they have cameras of their own and usually a little more spending money.

Left to their own initiative and given a slight bit of encouragement, the seniors will build for you series of pictures that will circle your Only, instead of placing them around your room, put them on a series of taped folders that can be opened or folded, accordionfashion. These make wonderful displays, in and out of your room.

• Purpose. As you infer from the preceding, every picture has to have a point, a purpose. Some pictures that show beautiful young people are reason enough in themselves, and, tacked on the bulletin board, will at least attract attention to less stunning but more practical displays

But, to have value, the picture should do something. It should dramatize a concept that words alone will not express. It should tell a lesson or illustrate something. Sometimes you can fulfill the purpose (for which you plan the picture story) in a single photograph; sometimes you need a series of pictures (like the legal case dramatizations published in Business Education World last year) to lure attention and to prove a point.

■ Thinking Up Ideas—The limits on picture projects are determined only by your own imagination and enthusi-

1.0



KEEP YOUR BREATH SWEET would be the bulletin-board caption of this picture, in which Thelma gives Margaret candy and Rose Marie lends some drama by presumably checking patient's pulse.



JUNIOR BUSINESS emphasis on promptness is illustrated here by four "office workers" who await the arrival of key man who is absent. Moral: His time loss is multiplied by five.



SHE DIDN'T GET THE JOB. "How many reasons can you see why this interview is a failure for Rose Marie?" Such is the caption. It could be longer, of course; it could enumerate faults.

asm. You will find that students are eager to plan pictures, to act the parts, and to take the shots. Every business teacher can put this teaching, motivating aid to work in his classes.

• General Business. The accompanying picture shows what one group of students enacted to dramatize the tardiness problem mentioned previously. The photography is nothing to shout about, but the students certainly shouted about the appropriateness of the scene portrayed. To the students who participated in the planning, acting, and shooting of that one picture, tardiness is a real, never-to-be-forgotten evil.

To other students who see the mounted picture and read its caption, it is an interesting presentation of a concept that they may not have thought about very seriously before. A picture transmits the experience of the actors to other students, and it transmits it much more vividly than a teacher's lecture could.

Now, suppose that picture is just one of a number on your bulletin board. The others are student dramatizations, the nature of which is illustrated by these captions:

Two minutes too late! Too bad! The train went without you! (Depot shot, of course.)

Too often too late to work! Too bad! You were the first one they fired! (Dejected girl leaving an office.)

Too late for the interview! Too bad! The other fellow got the position! (Consternation, glance at a watch.)

Too late to start your meeting last week. Too bad! Every week you will have to wait for the audience to arrive! (Unhappy chairman looking futilely at his gavel.)

Above the entire display would be the single word, "Reputation." Below the display would be some such moral as "This is not luck but reputation. If you have built a reputation for not being dependable, all through life these events are what will happen to you because of that reputation. How can you forestall these unpleasant occurrences?"

General business teachers can, of course, plan innumerable other picture stories; the foregoing illustration serves only to show how an abstract idea like tardiness can be utilized.

• Secretarial Training. The shorthand, typing, and transcription teachers can have a field day with pictures that show how various techniques are acquired—a series on how to make a typing erasure, for example; a shot or two to illustrate the proper arrangement of working materials: and so on.

In addition, it is possible to prepare neat and interesting little asides on character. The accompanying picture of a girl saying, "Sh-h-h-h," for example, will be forever a reminder that the secretary keeps a secret—at least, it will be a reminder to the group of students who selected this shot as the ultimate in suggesting that confidences be kept.

Just think what you can do in terms of posture, of taking dictation, of holding a pen, and so on—endless!

As a test of your imagination, what four pictures do you imagine would tell the story of why it is smart to clip the top left corner from carbon paper? Ask students to take that one slim idea and see what they make of it. (And you'll never have

to make that corner-clipping suggestion again in *that* class! Besides, if you follow through, have the pictures made, and save them for future use, you'll never have to discuss corner-clipping again in any class!)

• Bookkeeping. There are just as many opportunities, both in terms of attitude, character, work habits, and in terms of subject mastery in the bookkeeping class. Think how much you could do on the theme of "disorganized desks may lead to the loss of an important business paper"!

Do you ever have difficulty in getting pupils to understand adjusting entries? You use everything from books, pencils, paper, stamps, and envelopes to actual money, just to illustrate what happens; and yet there are still some students who do not understand. Well, reverse the teaching. Have a group of students plan a photo series to illustrate adjusting entries. You will find the class taking a new interest in the problem. You may obtain a good or a bad illustration, but you are sure to wind up with a class that understands adjusting entries.

Similarly, you can explain proving cash in a million words that make only a faint impression. You can have a pupil make a record on the board in a ruled cashbook form as you dramatically receive and pay real money, and still you make little impression. But, turn the students loose on the problem of photographing the gentle art of proving cash, and you'll get (a) a picture like the accompanying one and (b) a real understanding of proving cash.

It is the added effort by the pupils that supplies the finishing point to your instruction. The display on the bulletin board makes a reviewing impression.

• Office Practice. The subject of office practice, with its daily ration of human-relation problems, offers the best of all opportunities for good picture stories.

• Retailing and Selling. Distributive-education teachers can go even further with photography, for they have the whole field of store employment, window display, merchandise information (plus and minusthere's an idea for you), and so on beyond the normal classroom scope.

Try this shot: get the smallest boy and the biggest shoe you can find, and have a picture taken of the boy putting his big shoe in the doorway to keep the door open. Attach this caption: "Do not resort to cheap tricks to sell your product."

Mention this idea to your students to see what they give you. It will surely be a series of exaggerated wrong ways to approach a customer or to wrap a package or to take inventory.

· Business Law. The law class, because of the natural detective atmosphere of case-study problems, has fine opportunities for picturestory dramatization.1

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■ Summary—Photographs, especially those por raying scenes carefully laid by students to tell a certain story or to explain an abstract concept, provide a vivid visual aid. In their composition, these aids help in educating the students who prepared them; in their completed form, these aids are an attraction and an educating force for all who see the displays.

This year a senior saw one of my law problems that had been clipped from Business Education World.

He said, "I remember that. You had it posted right here a couple of years ago," and he pointed to the board behind my desk. Teacher that I am, I covered the solution to the "case" in the clipping and questioned him. He remembered the answeryet he had not been a member of the

And that is proof enough to me that the picture-story method of intensifying learning has its rewards.

Accolade

One of the most distinguished and influential teachers ever to advance the cause of business education in the

Midwest, Miss Gertrude Beers, recently retired. Her retirement occasioned honors, recognition, gifts, and this-

Tribute to a Great Teacher

by LUVICY M. HILL Chairman, Department of Commercial Arts University of Nebraska

Miss Gertrude Beers, assistant professor of commercial education at the University of Nebraska and a master teacher beloved by the thousands of business teachers she trained and guided, retired from the staff of the University last fall. She had served the school for thirtyseven years.

■ Footsteps of a Career—Miss Beers left the University of North Dakota in 1909 to teach in and to assist in directing the activities of the Nebraska School of Business, of which she was co-owner. But three years later, in 1912, she was called to the University of Nebraska to initiate a course for the training of business teachers in the Department of Education and to supervise student teachers of shorthand and typewriting in the University High School.

Until 1935, Miss Beers continued her dual assignment; then, selling her equity in the private school, she devoted all her time and talents to the University's teacher - training program.

- Constant in study and research directed toward the development and application of improved teaching techniques and tools, Miss Beers originated and used experimentally, in collaboration with many other teachers, special shorthand teaching and drill exercises. These exercises eventuated in the widely used Fundamental Drills in Gregg Shorthand, coauthored by Miss Beers and Letha
- Although best known for her teaching and many writings in the field of shorthand, Miss Beers developed also a stimulating and simplified plan for understanding and teaching the bookkeeping cycle, a method widely and successfully used by teachers of bookkeeping who were her former students.
- Recognition of Achievements-But Miss Beers' influences in shorthand, bookkeeping, and other subject fields, great as they were, were still less than her influence as an inspiring teacher. For, modern before her time, Gertrude Beers inspired and stimulated her students-and



Gertrude Beers . . . a great teacher

through them, other students-to self-discovery, self-expression, and self-realization.

By lifting the routine activities of the classroom to a creative enterprise, she has made a contribution beyond measure; and her work continues to live in dynamic and enthusiastic teachers throughout the land. It has been in recognition of this greater contribution that Miss Beers was honored by so many of her associates at the time of her retirement.

- At the annual University Homecoming Dinner, she was presented an engrossed certificate in appreciation and recognition of her loyal and valued service to the University, expressing the esteem in which she is held by her associates, her students, and the alumni.
- At the most recent meeting of business teachers of the state, Miss Beers was guest of honor at a luncheon and was presented with a bound volume of letters written to her by some two hundred former students, who also gave her a beautiful wrist watch.
- To illustrate the characteristics of a superior teacher, so well exemplified in her teaching career, there is no better means than to quote from a few of the letters included in the volume presented to Miss Beers at the luncheon:

"Few teachers are worthy of the name Master Teacher, but I would

Summary of Mrs. Smith's "Case Picture oblems" in recent issues of Business Edu-Problems" in cation World "Case of

[&]quot;Case of the Ridiculous Hat," October, 1948, p. 117.
"Case of the Greedy Landlord," November, 1948, p. 155.
"Case of the Missing Reward," February, 1949, p. 222

[&]quot;Case of the Spurned Suitor," April, 1949, p. 491. "Case of the School Sweater," May, 1949, 559.

honor you with this title. You brought to the classroom everything needed to inspire, encourage, and direct your students' learning."

"I often think, 'If I could only give my students the confidence that Miss Beers inspired in all of us!" I remember certain classmates who seemed to me hopeless as prospective teachers, and I wondered, 'How can Miss Beers be so confident that they will succeed?" That is a gift indeed—they simply couldn't let you down!"

Most eloquently of all, however:

"They tell me you have retired, but I know that isn't true. Your influence on your students of business will never be retired. You will go on teaching so long as those of us who sat under your instruction are still in the classroom—and even longer."

Miss Beers, Today—Miss Beers is still very much with us at the Teachers College of the University of Nebraska, continuing her enthusiastic interest in people and their activities.

She is enjoying her home, her adopted "family," gardening, entertaining (especially student groups), the novelty of attending day-time affairs of church, civic, and social organizations, and just catching up on her reading and writing.





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Your Professional Reading

E. C. McGILL
Kansas State Teachers College
Emporia, Kansas

You have to be a book-review editor before you realize how many different facets there are to this field that we blithely call business-education. Just note the diversification of last month's mailbag, reported and briefly reviewed here.

■ Does Sales Training Help Selling?—Here's a new book that should be of interest to (a) researchers, because it deals with a new kind of study of job satisfactions, (b) distributive educators, because the research was conducted among high school graduates employed as salesclerks, and (c) curriculum planners, because it reports some disturbing findings.

The book? It's Selling Performance and Contentment in Relation to School Background, by Albert C. Mossin (Columbia University Press: \$2.75).

• The author wanted to know whether formal training in merchandising and salesmanship has any influence on actual selling performance and on personal contentment in job satisfactions.

So, he made a survey among recent high school graduates working in New York City department stores. The answer—or rather answers—that he found are too complex to be summarized with a quick yes or no. It takes him a "whole book's worth of pages" to explain the answers that he collected from girls who had had high school training in selling and to compare these answers with answers from girls originally trained in office work, home economics, and other majors.

• But there's no doubt that the study highlights one thing: We business teachers have not been emphasizing enough the job satisfactions that are characteristic of different kinds of employment. It may be that we talk too much about the finances and not enough about the fun of working.

■ Do You Dislike Teaching?—If you do, we've a book by Victor Hoag that you ought to read: It's Fun to Teach (Morehouse-Gorham: \$3). The book is addressed particularly to the teacher in the church school, but it is so optimistic and encouraging that it ought to be required reading for disgruntled teachers. It's good reading, too, for teacher trainers who

sometimes need a reminder of how pleasant it is to work with youngsters.

• Do most teachers really enjoy their teaching? Do most teachers feel that teaching is more enjoyable than other occupations and professions? Do most teachers get a kick out of classroom situations? Victor Hoag believes that teachers do enjoy teaching, are proud of the profession, and his book explains his reasons for this belief.

• For the more mundane, who like meat as well as spirit with their reading fare, the book offers much, too. It is full of workable ideas both old and new that can be applied to most classrooms. The emphasis is on the personage of a teacher; and the author makes the reader wonder, if the reader is a teacher, how he registers as a person in his classroom, whether his personal traits help or hinder his teaching, etc.

You finish the book with a feeling that you aren't much of a teacher if you're the kind of person who doesn't get a kick out of life—and out of teaching.

• Some chapter titles: "The New Way of Teaching," "The Teacher As a Person," "Improving Your Style," "Special Problems," and "Certain Teaching Skills."

How's Your Real Estate?—It's always surprising to learn again the number of schools—business colleges, schools of business administration, and so on—that offer lengthy courses on real property. It's quite a field of specialization, and it is recognized as an advanced field of business education.

That makes a new book, Real Estate Principles (McGraw-Hill: \$5), by Henry E. Haagland pertinent to this column. This is the Fifth Edition, a new one, of the book, and it comes at a time when need for knowledge of real estate has reached new proportions because of the high costs of property.

• The text presents a realistic approach to the problems of purchase, ownership, and sale of real property. The revision includes a considerable amount of new material about housing policy, rent control, housing for veterans, and statistical information on Government activities in housing.

• Written by an experienced teacher and real-estate operator, the book is (as you would expect) thoroughly organized and yet definitely technical in content.

Typing Authorities Heartily Welcome

ROYAL'S NEW SCHOOL FILM, "RIGHT - AT THE START"



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Says Dr. Jessie L. Graham, Supervisor of Business Education, Los Angeles City Board of Education, "I am sure that if a set of these films could be kept in each typewriting room and used as intended, the pupil would get the right start.

"In my opinion, this is a valuable supplementary aid to the teaching of beginning typewriting."



Says Miss Ivy A. Monk, Assistant Professor of Typewriting and Office Practice, Drexel Institute of Technology, Philadelphia, "This is to express our thanks in behalf of the teachers and students of the Typewriting Department for the use of your splendid Typewriting Film, 'Right—at the Start'... the film is a Masterpiece!"



Says Dr. Dorothy H. Veon, Executive Officer, Department of Secretarial Studies, George Washington University, Washington, D. C., "The new Royal school film, 'Right—at the Start,' is an excellent teaching and learning device. It is a classroom visual aid that will stimulate the interest of students and will hasten their progress in mastering initial typing techniques."

You will want to use this effective, dynamic teaching aid as soon as possible. Because of its wide acceptance, "Right—at the Start" should be booked promptly.

This supplementary teaching aid (16 mm., b&w, sound, 6 reels) speeds up learning, reduces the strain of teaching, puts enjoyment into learning, and is the first film to present step by step the process of teaching initial typing techniques.

	l wish to rent "Right—at the Start," \$18.75 for 3 weeks beginning
	I wish to purchase "Right-at the Start" for \$99.68.
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DISTRIBUTIVE EDUCATION

A Teaching Device When many D.E. teachers read the word "demonstrate," they think only of sales talks, preferably sales talks given by students. But demonstration techniques have wide application, says the author of this article, who firmly believes that—

To Teach Retailing, Teachers Must Use Many Demonstrations

RAYMOND J. KENNEDY Patchogue High School Patchogue, New York

Our students learn only when they want to, for without interest there can be little learning. Many of our students do want to learn, and these need little arousing; but, on the other hand, many of our students are reluctant learners—reluctant, that is, until the teacher catches their attention, stimulates their interest, and sustains their attentiveness.

That's one place in teaching retailing that teacher demonstration comes in. It catches attention, stimulates interest, and sustains attentiveness at the same time that it teaches.

Ham and Eggs—The starting point of interest is, of course, attention. Our retailing students must be attracted to the topic at hand, much as the customers of any store must be attracted to the product.

A tapping on the window, a flash of color, the odor of cooking food, a touch of fine silk—these things attract our attention, awaken our interest. These are appeals to the senses.

• Long ago the sales managers of our successful stores learned that interest in merchandise can be most effectively created by an appeal to the senses. Just recently a celebrated fashion shop on New York City's Fifth Avenue, selling imported French perfume, used a window ventilator to waft the odor of the perfume to passersby, automatically attracting their attention to an elaborate display of "Lavender and Old Lace."

• A Broadway restaurateur has built a fine business by specializing in ham and eggs—by having his chefs fry ham and eggs in the front show window where they can be seen at work and where the sound and the odor of the sizzling ham just naturally invites people in.

What we need in our classes is more perfume wafting, more sizzlesounding, more action. Or, their equivalent: more teacher demonstration.

■ Shadows on the Wall—To demonstrate means to show or to explain by a series of motions. Motion attracts attention; sustained attention breeds interest; interest is the forerunner of action.

• An adult may gain the attention of a child by creating the shadow of a rabbit on the wall by the formation of his hands. Almost immediately, any child will beg, "Show me how to do it." In a short while, if your coaching demonstration is an effective one, the child is producing the same amusing shadow on the wall. By watching the demonstration, the child has learned something.

Our pupils can learn to do the things we want them to do just as quickly by the same means.

• Watch a sales girl demonstrate the use of hair curlers. Notice the crowd of interested spectators that quickly gather. Note their keen absorption in the swift, deft movements of the demonstrator; and, most of all, note the number of sales that result. Why does the demonstration produce results? If it is a good demonstration, the process appears to be easy, and the potential customers are willing to give it a try.

Many of the topics in retailing lend themselves readily to teacher demonstration—giving a sales talk, yes, but also creation of window displays and counter displays, weighing and measuring of merchandise, wrapping of merchandise, pricing of merchandise, writing a sales slip, arranging merchandise, using a cash register and ringing up a sale, making change. These topics, since they can be demonstrated, should be demonstrated, so our "potential customers are willing to give it a try."

Why read about or talk about or lecture about what we can demonstrate more forcibly, vividly, and efficiently? Actions speak louder than words.

■ To Be Or Not To Be—There are, generally speaking, two ways to conduct a teaching demonstration: the affirmative way and the negative way. In the affirmative way, the demonstration is a series of actions depicting the correct procedures in the sequence in which they should be followed. The negative method is a combination of "what not to do" plus enough challenge to change that to "what is wrong with what I am doing?"

• Teaching should ordinarily be cast in an affirmative mold. Pupils should not be taught how to perform incorrectly, as a device to teach them how to perform correctly, because the incorrect impression may have the greater retention—and it is certainly harder to break a bad habit than to initiate

a good one.

Certainly the manner of presenting a sales talk should not be demonstrated in the negative fashion. Once the proper method has been presented, isolated sketches of improper presentations can be shown because the pupil now has a guide and a set of criteria by which to fathom and reason what is incorrect in the demonstration.

Negative demonstrations, if used, should follow rather than precede the study and discussion of a unit of work

When a negative demonstration is used as an introduction to a new topic, the pupils should be carefully briefed to look for discrepancies; and the positive presentation should immediately follow so that the final impression is the correct one. The negative approach should be used only to provoke curiosity, alertness, and interest or as a rare departure from orthodox procedures just for the sake of stimulating variety.

• To be effective, a demonstration must be real. It can never be a puppet pulled out of the teacher's bag of tricks and made to perform; it must be alive, and closely related to experiences that our students have witnessed or that they understand.

You can get excellent ideas for demonstrations, especially ideas on what needs most to be demonstrated, from watching the actions and maneuverings and hearing the snatches of sales conversations in any of your local stores. The other day in a variety store, I heard a customer order 3¾ yards of shelving oilcloth priced at 12 cents a yard. The salesclerk measured off four yards and asked the customer for just 36 cents.

This sales girl, I suspect, probably couldn't detect the ¾-mark on her measuring rod, and, furthermore, couldn't multiply fractions. So, she sought the easiest way out, and naturally the customer didn't complain. If the performance of this clerk parallels that of others in the store, the store won't be employing clerks much longer.

Nevertheless, the observation gave me all the material I needed for a rich demonstration to my own retailing class. After demonstrating the incorrect way (negative approach to arouse interest), I had several students approach the counter and ask for various lengths of material at different fractional lengths-11/2 yards at 15 cents, 11/4 yards at 18 cents, and so on-and I instantly flashed back the correct charges. Am I a mathematical genius? Of course not; I simply had made out a chart with the yardage at various lengths and their corresponding prices at which I could quickly glance.

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So, in one quick demonstration, three important aspects were put across-the triple need of knowing how to measure accurately, knowing how to compute prices involving fractions, and knowing a method for making routine tasks easier as well as more accurate. The demonstration was, as it should be, followed immediately by actual practice by members of the class in measuring materials, getting the prices, and so on. Without the demonstration, it would have been a dull lesson; with the presentation, it was lively and effective.

• There are many similar situations, ones with which the class is in general familiar, that lend themselves to dramatization. What can occur when two salespersons use the same cash register with no segregation of moneys? Picture what you can do with a cash-register shelf loaded with compacts, lip sticks, a pin-up picture. Anyone can visualize the risk of accepting a handful of coins without recounting them or of placing a cash register where customers could reach into it. What a good time you can have on the subject of paper and cord wastage in wrapping packages!

Some Guiding Lights—But there are limitations to demonstration,

too, at least limitations that indicate when or when not to demonstrate. The following set of statements can be used as effective steering lights for a smoothly presented demonstration:

1. It must have a definite aim.

2. If students are to participate, they must be rehearsed to prevent a fumbling, halting show.

3. Materials needed for the demonstration should be assembled, marked, and placed prior to the demonstration.

4. The demonstration should contain one or two, but not more than three salient features.

5. Provision should be made for

practice work or discussion immediately after the presentation—no full-period demonstrations!

6. The demonstration should be given in a realistic setting.

7. It should be accurate in either what it portrays or what it lampoons.

8. The demonstration should be carefully planned to assure the meeting of the preceding criteria.

• A demonstration that wins the check of approval on each of those eight "lights" is just the thing needed to guarantee interest, alertness, and effective learning in retail training.

Next Month: A Model Demonstration Plan



Classroom Store

Dr. Warren Leigh, head of the Commerce Department at the University of Akron, demonstrates to merchandising class against the backdrop of the new Sales and Merchandising Laboratory, believed to be first of its kind. A gift of several manufacturers, the Laboratory will serve both manufacturers and the University. Store changes to apparel shop, tire store, and so on from time to time.

University of Akron Gets First Sales and Merchandising Laboratory

A visual sales and merchandising laboratory, believed to be the first of its kind in the nation, has been added to the facilities of the Department of Commerce at the University of Akron.

Planned by Dr. Warren Leigh, head of the department, the full-vision-front modern store is constructed within a classroom, to offer opportunity for students to design and lay out a retail unit for any type of merchandise.

Co-operating in the installation were many industries—Pittsburgh Plate Glass, Westinghouse, Firestone, General Tire, B. F. Goodrich, Goodyear, Jackson Manufacturing Company, and the Summit Construction and Fixture Company—and the Akron Merchants Association.

■ Modern Facilities — The theory that the retail store is the focal point in the pipe line of distribution was the motivating idea behind the laboratory; so the laboratory was designed to permit the development of advertising and sales programs for all types of retail merchandise.

The initial store layout (see cut) was provided by the Pittsburgh Plate Glass Company as a model retail paint, wallpaper, and sundry store. Equipment includes a full line of the firm's paints, brushes, wallpapers (concealed in illustra-

tion by projecting window display), paint softener, signs, display pieces, etc.

But the display units are flexible so that complete changes in layout and presentation may be accomplished to meet requirements of other types of merchandise, for, in months ahead, the store will change to a Goodyear tire and accessory store, to a women's apparel shop, and on through a full range of retail merchandising establishments.

Overhead lighting is arranged to permit the highlighting of any desired portion of the store or any specified item of merchandise. The first installation was arranged so that merchandise leads the buyer in logical sequence from item to item—itself a study in retailing.

Not a Showcase—The laboratory, unlike most retail units in class-rooms in other institutions, is not a showcase of "how it should be done" or a backdrop for salesmanship practice. Rather, it is intended as a research unit with which students can gain experience in store arrangement, display, customer direction, advertising, and so on.

"The laboratory will be used for merchandising projects by students in business administration courses," Dr. Leigh pointed out at the dedication of the laboratory, "but it will also serve as a proving ground for new methods and materials devised by manufacturers and merchants."

The co-operating firms may have full use of the laboratory—including the classroom facilities before the model store—for sales and dealer meetings.

Simmons Trainees in 22 Retail Stores

One requirement of the Simmons College, Prince School of Retailing, in Boston, for its trainees in merchandising, personnel, and teaching fields, is a six-weeks stint as a junior executive in a large retail store.

This year, reports Simmons, fifty-three seniors and graduate students began their field assignments in mid-November, working in twenty-two stores located all over the country.

A few: Filene's, Gilchrist's, Jay's, and others, Boston; Davison-Paxon, Atlanta; Abraham & Straus, Brooklyn; Carson-Pirie-Scott, Chicago; Robinson's, Los Angeles; Strawbridge & Clothier, Philadelphia.

Example of a D.E. Public Relations Schedule

More than other school officials, the distributive education co-ordinator and the distributive education supervisor are in contact with an audience that needs repeatedly to be sold on the value and the functions of the program they represent.

For this reason, the Committee on Public Relations of the National Conference on Distributive Education has for some time been working on a systematic guide that will aid the co-ordinator and the supervisor in attending to the innumerable details of their public relations responsibilities.

The following schedule is an outline of the activities that should have been undertaken by this time of the school year. It is reasonably complete for the period it covers, but not entirely, of course, for each co-ordinator will have additional activities correlated with his school's program. A more complete schedule is expected when the work of the Committee has been finished.

- September 1-15. Plan bulletinboard material for regular work. Attend all faculty and teachers' meetings. Make talk on Distributive Education at faculty meeting. Put article in school paper. Post bulletin board each week (registration week, feature programs, and so on). Explain program to students and faculty during registration and at every available opportunity. Make arrangements to explain program to immediate supervisor. Take care of placement and introduce adult program. Submit news article for school and local paper on course, placement, and adult program. Invite merchants to attend Distributive Education Club meetings or vour classes.
- September 15-30. Discuss in classes the purpose of the Distributive Education Club. Submit news article to school paper about Distributive Education Club. Have a student write thank-you letter to merchants for attending club (or class) meeting. Announce evening school program in trade publications and local papers. Issue adult bulletins.
- October 1-15. Make work plans. Make a survey of the stores regarding part-time work for high school students during Christmas week.

Plan and schedule pre-employment classes as needed. Make plans for bulletin-board material, for training of "Christmas extras." Plan Distributive Education Club program around purposes of club constitution. Invite merchants to Distributive Education Club meeting.

- October 15-31. Solicit local radio announcement about "Christmas extras" program. Explain Distributive Education program to all stores. Begin "Christmas extras" training classes. Use bulletin board on pre-employment. Make plans for Distributive Education Club.
- November 1-15. Make monthly plan. Invite merchants to Distributive Education Club meeting. Make contacts for place to hold employeremployee banquet. Plan program for banquet. Plan invitations, invitation list, and so on, for banquet. Train students in public relations (practice talks). Issue news releases on pre-employment classes. Make plan for students to give talk on Distributive Education at civic club meetings.
- November 15-30. Make work plans. News release on employer-employee banquet. Make promotional plans for adult classes in community. Make publicity folder on adult classes. Issue news releases to school and town paper on students' giving talks at civic club meeting. Sponsor jointly with other groups Thanksgiving baskets for the needy (or other worthy project). Make store contacts for pre-employment and adult general plans.
- December 1-15. If an advisory committee exists send in report on fall program and plan for a meeting to go over spring plans.
- December 15-30. Issue publicity release on Distributive Education Club Christmas party.
- January 1-15. Issue publicity releases on adult program. Prepare posters on adult program. Send direct-mail releases on adult program. Have employer-employee banquet.
- January 15-30. Have picture and write-up of Distributive Education Club made for school annual.—Adapted from the Pennsylvania Distributive Education Newsletter, a publication from the office of Samuel W. Caplan, Temple University.

GENERAL BUSINESS EDUCATION

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Much has been written about "general" or "basic" business education—its impor-

tance, scope, content, grade placement, teaching tools, teaching requirements, course title, and so on. But, aside from BEW's "Q-SAGO" articles, little has been written about teaching techniques for the basic business citizenship course. So, BEW asked Doctor Freeman, a teacher trainer who is so enthusiastic about basic business that he is currently conducting experimental high school classes in the subject, to describe some practical, down-to-earth—

Techniques for Teaching General or Basic Business

M. HERBERT FREEMAN
New Jersey State Teachers College
Paterson, New Jersey

Business teachers, it has been often and loudly proclaimed, would rather teach the vocational business-skill subjects, like shorthand and typing and bookkeeping, than teach the general, nonspecialized business studies, like junior business training and business law and economic geography.

The proclamation is probably true. It ought to be. After all, it is natural for teachers to like to teach what they have been taught to teach. Most business teachers were taught to teach the business-skill courses during their own teacher-trainee days; so they know how to teach those courses, and they consequently enjoy teaching them.

Few business teachers have been taught how to teach the general business studies; so most business teachers do not know how to teach those studies effectively, and naturally they try to avoid them.

If teachers could only realize how easily and pleasantly these subjects can be taught, they would seek and welcome the opportunity to excel in the field of general business education.

"How can these subjects be taught effectively, with ease and pleasure and profit?" you ask.

Well, let's see; let's examine a variety of techniques that can be classified under the "five M's" of methodology—Motivation, Material, Mechanics, Mastery, and Measurement—and see how these techniques do make possible the kind of teaching assignment a business teacher would welcome.

■ Motivation, the Compelling Force
—Motivation, the force that makes
students want to learn and willing

to exert the effort required for learning, is important in a general business class—but no more so than in a skill subject.

• Of special interest to the skill teacher who becomes a general business teacher is this fact: Every device you are accustomed to using in a skill class, excepting only your emphasis on vocational use, can be used in a general business class. Charts, games, contests, guest visitors, achievement records, compelling blackboards, and so on—all these familiar devices of the typing, shorthand, and bookkeeping teacher can be applied in general business.

For example, consider the techniques by which any competent teacher gets the daily class period off to a flying start. You may have an exercise on the blackboard, waiting for the arrival of the class. You may establish a routine of conducting a certain important review activity the moment the class starts, as a result of which students do hustle to class for a moment's study before the bell rings. You may have a secretary or checker poised at the door, waiting to log in assignments. bulletin-board contributions, special materials. Each of these routines is as applicable to the general business class as to the transcription or bookkeeping room.

I once knew a teacher who had a diversified teaching schedule; each period, regardless of the class, she conducted a written spelling test at the beginning of the period, using words developed in the preceding day's lesson—and uniformly her students hurried to her class, used every second for a quick review, and were ready to write the first word, dictated as the class bell rang. That technique was, and is, as suitable for general business as it is for business English or shorthand.

The constant stream of active performance, such a fortifying part of the skill-teaching program, has its counterpart in general business—where the modern emphasis is on doing and investigating and reporting rather than on reading and answering and reciting.

Factors of good classroom management and housekeeping are the same in all business classes—it is no less evil to waste time in general business on checking the roll and adjusting window blinds and distributing supplies than it is to waste time on the same activities in a typing class. Most efficient teachers of junior business training, consumer economics, and other general business subjects use a housekeeping committee for these duties, just as do their associates in the skill subject classrooms.

• But there are motivation possibilities in general business far beyond what can be found in the skill subjects, and that is one of the fundamental attractions in teaching the course.

In a basic business course, you do not have to compete with pupils' other interests—radio, television, bebop, money, dates, and so on; rather, you can capitalize on those interests. You can use the experiences of the students as the basis for all the teaching activities in the course! Every topic you present can be related to student interests—and that is more than you can say in any skill course!

Teachers who are uncertain as to the conduct of a socialized recitation are tempted to lecture or to Q-and-A students; but in a general business course, one purpose of which is to help students learn to do more efficiently those functions of business in which they are engaged and will continue to be engaged, the central core of class activity is the function. A capable teacher does not lecture students; he whets their natural interests—motivates them, if you please—so that they want to find out answers for themselves.

• Let's view a typical general business class period. As the students enter the room, an assignment for immediate duty is waiting for them on a designated blackboard—"Study yesterday's spelling demons, for we're having a bee on them right away" or "Practice the addition problems on page 98, for we're going to have a contest when the bell rings."

So the students slip into their seats and silently set to work independently. There is a faint groan as the bell rings and the last student enters the room—the last one in gets a one-point demerit for his attendance team in the promptness contest, you see. Independent work continues as the roll is checked by a classroom monitor and paper is distributed by the class supply clerk. No loafing, no gossiping; the contest (depending on what assignment is on the board) was under way the minute the bell rang-doing those special problems, answering a list of review questions, and

So now the class is a going activity. At the end of the first five minutes, there's a quick review. Henry stands at the front of the room giving an oral review while the head of another committee stands at the side of the room waiting to detect any discrepancy.

The new lesson begins, and it probably begins with the question, "How many of you have ever had experience with . . ?" and a show of hands and a quick volunteering of information. There's more motivation—personalization of interest, based on personal experience. So, on goes the lesson.

Several minutes from the end of the period, after the class reporter has summarized the day's lesson and been corrected by students whose contributions he overlooked, the class turns to its new assignment there it is on the side board, right in the usual spot, complete and definitive.

• For normal "straight" learning, students' eagerness to share their experiences provide motivation enough; but for more rigorous activities, other kinds of motivation may be necessary.

There is a place for inventory tests in arithmetic and penmanship, introduced as a "here's where we are starting from" measurement, but subsequently repeated, in one disguise or another—contests, races, judgings, and so on—on the basis of "let's see how much we've improved."

There is a place for tests, too, and workbook exercises, and scores of other measurement devices, each of which provides its own automatic motivation—whetted by group or committee or team or even individual competitions.

Motivation is easy in general business if one bases all his lessons on the pupils' experiences, interests,

and needs. (How few teachers of skill subjects can base a lesson on those factors! The outcomes of skill courses are deferred to the far-distant future, as a high school learner thinks of them; but the outcomes of learning in general business are here, today, this afternoon.) On the other hand, if one teaches merely so many textbook pages a day, his general business class will be a day-time nightmare for himself, just as it will be for his students.

■ Material, the Meat—There are some excellent textbooks in the general business field, but, fortunately, publishers have not been able to bind in one volume the encyclopedic information required to cover all the material available or desirable in this area. We say fortunately, for one of the great pleasures of teaching general business is the virtual freedom of the instructor in the use of text materials.

In a skill subject, where students must climb the ladder of skill mastery rung by rung and where modern textbooks are worked out to that end, it's a rare and perhaps unwise teacher who dares to skip around in the textbook. Few typing teachers will introduce legal documents before straight-draft copying; few shorthand teachers will attempt to teach Chapter IX before Chapter VI. Skill teachers—and students—are hog-tied to their books.

But in a general business course, the teacher and the students can skip around in a text as they wish—or even depart entirely from the text, if they wish—so that every lesson offered is truly related to the very real and instant interests. You have to have been a skill teacher and then tried a general business class before you can completely understand how fine is the feeling of freedom from the fences of a text-book.

• The textbook in general business is a student guide. It is not best to give a reading assignment and follow up the assignment with discussion; it is best to present and discuss the new material in class, then to see what additional information is recognizably needed, and then to turn to the text for reading and discovery of that additional information.

We must remember that many students do not learn well from reading; that is why presentation of new material should precede learning, and why reading should be followed by some kind of performance activity. • But the textbook, despite its helps, its handy exercises, its good illustrations, its functioning as a broad outline of potential units, is still only one source of general business material.

A newspaper, for example, is a storehouse of general business information. Bring in several clippings from your local newspaper, place them on your bulletin board—and then watch students vie for the honor of bringing you more clippings (with their names signed on each, of course). The mere act of your extracting source material from newspapers will start your students' watching for such material, interpreting news, reading advertisements carefully, growing in awareness.

Your bulletin board—rather, your committee's bulletin board, for you would not think of keeping the board yourself, not when students learn so much in doing it for you!—should be a constant supplement to your textbook. On it appears a flow of cartoons, pictures, articles, news reports, photographs, and clippings from all kinds of magazines and papers, all of which makes students increasingly aware of the fact that business—and their general business course—is closely linked to the most real of real activities, their own.

Live material, and plenty of it, is yours for the asking. Any business in your community will be delighted to furnish you with all the forms, pamphlets, and samples that are available for distribution. A thousand firms will send illustrative booklets and leaflets to your students in response to postal card requests; hundreds will send samples.

The Consumer Education Study, the U. S. Office of Education, and many other organizations have prepared comprehensive lists of free and inexpensive learning materials available for school use.

If you have ample storage space, you can collect more materials in a semester than you can use in several years. A growing list of audiovisual aids have been catalogued, and more of such aids are becoming available.

There is no limit to the source of material for your course in general business. Everything that affects the life of your students—that encompasses just about everything in any way related to business—is your master source book. General business has meat in it, and plenty to spare.

Mechanics, the Machinery of Learning—If there is one thing about teaching general business that comes as a refreshing relief to experienced skill teachers, it is the fact that the daily goose step is largely eliminated—that there is great leeway and variety in the way a lesson may be conducted in the general business course.

• Lesson planning is, of course, an essential just as it is in any course. Every day's work must be planned in detail, and in general business those details must include specific relation to immediate stu-

dent interests.

Each lesson must appeal to the student, not just because it is important but because he already knows something about the topic of the day. That is the key to good lesson planning in general business: to draw from the students what they already know—and do not know—and to build the lesson around those two key factors. So the outset of the new presentation is or should be designed to capture the interest of the pupils; then it is easy to extend the scope of their present needs and interests.

• The teacher must use some ingenuity in presenting his leading questions. An example: When you start talking about banks, do not ask, "What essential functions are performed by banks?" for this is an academic question to which few high school students will respond. Rather, challenge their interest and let them show what they know by asking, "What would happen to you or your family if all the banks in our town closed permanently?" Now the student is awake. He is interested-after all, he has a Christmas savings account. He gets to see and to understand his relationship to the banker in his community. And, thus awakened, he can readily be led to have interest in his future banking needs; and, so, the whole subject of banking functions is opened.

It is indisputable that students will not be bored or will not create discipline problems so long as you and they talk about what interests them: themselves. In general business, the whole course is about them! You can't say that of a skill subject.

• Every word you utter in a general business class must (and this is a special precaution to skill teachers who are accustomed to working with upper-grade, screened student groups) be clearly understood by all the students. Any unusual or



"Can I have my old teaching position back?
My husband turned out to be the best cook!"

technical word must be quickly clarified—"Who knows what this word, tact, means?"

Many teachers make the mistake of assuming that students understand what the teacher is saying because they remain quiet and do not ask questions—just ask a group of ninth- or tenth-grade students to define tact; it will be an eye opener to you.

Similarly, it is important in questioning to phrase questions in words that reach the students' experience. Do not ask grandly, "Name the types of banking institutions in the United States"; rather, ask simply, "What are the names of the banks in our town?" As you or a board scribe list the names on the blackboard, underline the words trust. national, savings, and so on. The student now understands your question and has learned something about his local banks. We proceed from the known to the unknownremember? Otherwise, students may not understand what you are driving at.

• The textbook question-and-inswer technique is most inadequate for teaching general business subjects. Students are not one bit interested in what an author has to say. Nothing is so deadening as the assignment of so many pages in the text "for tomorrow," unless it is the threat of a chapter examination the day after tomorrow—small wonder that teachers and students dislike general business when it is a textcentered course!

In place of the Q-and-A procedure, substitute others. A combination lecture-discussion one day can be followed by student reports the

next day. A quiz program the third day can be followed by a lecture-demonstration with an audio-visual aid. On another occasion, a problem or project report by a committee can precede a dramatization, student debate, play demonstration, panel discussion, contest, or open forum. Once in a while you can bring in a local businessman or take a trip to a neighboring firm. Now and again you can use a radio broadcast, a recording, or a wire-recorder "rebroadcast" of a radio program not occurring during the class hour.

There is an endless stream of procedures—again, one of the charms of general business. You and your students enjoy the class to the extent that you do put variety into your mechanics of teaching. Learning and teaching general business can be pleasant and effective when you utilize the many procedures available for use in this area of instruction.

■ Mastery, not Mumbo Jumbo— There has been a general and unfortunate idea that any teacher available in a period can take over a general business class—"You know, anyone can go in there, talk about common business information, and keep the kids too busy for mischief."

It is too bad that such a derogatory attitude has developed, particularly among school administrators. We do believe that any business teacher *ought* to be able to take over the class, but not just to "talk about common business information" or to "keep the kids too busy for mischief."

There's no mumbo jumbo about general business; it's a real mastery course, a developmental one. As already indicated, the scope and core of this course grows naturally from the experiences of students, and it is designed to encourage growth in the right directions. In no other business course is "learning by doing" so natural.

The alert and progressive teacher can pick up ideas for many masterful, rich activities from current literature in business education.

- The Q-SAGO series, which has been running for several years in Business Education World, is a gold mine of tried and successful activities for worth-while projects, student performances, motivating approaches to various units, and so on.
- Several of the American Business Education Yearbooks have featured helpful suggestions for enriching the general business course.



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108 and Gladys Bahr, for example, has prepared an excellent compilation of activities related to reading, writing, speaking, and other activities highly suitable for the general business course. Let's review some of them:

Reading activities include supplementary materials, newspapers, magazines, periodicals, pamphlets, charts, and tables.

Writing activities include taking notes, preparing original compositions, reports, answers to questions, calculations, outlines, letters, charts, and tables.

Speaking activities include participation in class discussions, reports, forums, debates, asking and answering questions, quiz programs, plays, and assemblies.

Seeing activities cover blackboard and bulletin board displays, illustrations, exhibits, globes, models, motion pictures, and film strips.

Listening activities take in radio and television broadcasts, recordings, talks by teacher or students, lectures by outside speakers, and discussion groups.

Thinking activities call for student participation in planning and carrying on the class program as well as analyzing and solving practical problems.

Collecting activities can satisfy the natural tendency to collect stamps, coins, autographs, business stationery, newspaper and magazine clippings, products, scrapbooks, samples, forms, and other business materials.

Investigating activities may include a survey of local business firms, an investigation to determine the cost of installment buying, visiting a bank to obtain financial advice, a comparison of the cost of identical items in different stores, analysis of radio advertising, investigation of local transportation facilities, and other projects relating to home, school, or community business affairs.

A teacher with the slightest bit of imagination and initiative can stimulate any energetic group of students—and any group of high school youngsters is energetic!—to engage in an endlessly varied number of purposeful, interesting, and valuable educational activities.

What a relief to the teacher to have refreshingly different lessons, day by day—lessons that can and

do challenge one's professional teaching prowess!

■ Measurement, Knowing the Score
—It is relatively easy to test memorized information, knowledge, or skill achievement. It takes no "teaching prowess" at all to find out how many words a minute students can transcribe or whether students have mastered the umpteen rules of comma usage or know how and when to double-rule a ledger.

But it is something again to measure growth in learning, in appreciations, in understandings, and in attitudes. Most standardized tests and the quizzes found in workbooks are based on specific textbook content and are useful only in testing a student's ability to retain what he has read in the textbook. They are not truly adequate for a course that is tailored to student needs and interests; and, if used, they drag the student away from the growth-giving activity experience and force him to memorize the textbook.

• The general business teacher, therefore, must develop his own testing materials. He may use workbook quizzes as quizzes, or as the bases of committee contests; or he may use them as pretests; he cannot justify using them as achievement tests.

Instead of infrequent and long formal tests, the wise general business teacher gives frequent, short, informal quizzes. A five- or tenminute summary of important points covered in yesterday's reports or debate may afford a better evaluation than a full-period exam on what is in the textbook.

It is wholesome, too, to let students prepare their own test questions and scoring keys. I knew one classroom in which each reporting committee automatically prepared a test on its report and administered the test as soon as the report had been accepted—and that practice performed miracles in improving reports, in alerting the young audience, and in keeping everyone concerned on his toes!

Try an open-book "research contest" once in a while—but just once in a while: they are great fun for the teacher, but not for the pupils.

• For unit measurement, give the students a chance to "show off what you have learned." How happily that expression takes the strain out of the testing situation. The questions, probably best prepared by the teacher and adapted to what the class has covered and discussed and been most interested in, should be

previewed indirectly the day before administration. After all, a test should be a teaching aid, not a punishing device; its motivation should be positive, not negative.

- When you have prepared the report card grades but have not yet recorded them, ask your students to evaluate themselves. If you have done an effective teaching job, most of your students will evaluate themselves quite accurately-and, anyhow, it is interesting to see how your appraisal compares with students' self-estimates. If you have given a student a lower grade than he expected, you may want to reconcile his evaluation and yours. This procedure is advisable in teaching any course, naturally; but it is especially worth while in a general business course if the teacher is uncertain or if the emphasis has truly been where it should be-on growth, not memorization.
- Conclusion These comments have already been too long, and yet they scarcely scrape the surface. To the beginning teacher they doubtless appear inadequate as a complete guide for conducting a general business course but then, that would take a volume.

But, it is hoped, these comments may suffice to indicate to all teachers, and especially to those skill subject teachers who have avoided an assignment in general business, that this course is one that can be and usually is truly pleasant to teach. It is a course with variations of activities beyond any dream of procedures for the routine skillbuilding classes. It is a course in which the students can be led to carry the principal burden of learning-and love it. It is a course in which daily enrichment of pupils' life is experienced. It is a course in which all the familiar teaching devices may be put to work, and for which new ones may be invented. It is a course that challenges all who take pride in their teaching prowess.

Single copies of this article may be obtained free from Business Education World, 330 West 42nd Street, New York 18, New York, if the request is accompanied by a stamped, self-addressed envelope. Additional copies: 25 or fewer, \$1; 26 to 50 copies, \$1.50; 51 to 100 copies, \$2; over 100 copies, 2 cents each. Payment should accompany order. Rates are for individual orders.

¹ Gladys Bahr, "Attaining Objectives Through Pupil Activity in Basic Business Education," American Business Education Yearbook, 1946: pp. 244-250.

UNIT: BUYING LIFE INSURANCE

Leading Questions

Expressive Activities

GROUP I: UNDERSTANDING SERVICE NATURE OF BUSINESS

What is insurance? How has it come into existence? What different kinds of insurance are there? Why is insurance a service? How do insurance companies operate?

Poster giving definition of insurance found in various textbooks. Display of kinds of policies. Chart showing benefits of different kinds of policies. Report how any one insurance firm operates.

GROUP II: RECOGNIZING PLACE OF BUSINESS IN COMMUNITY

How is insurance bought in our community? Who sells it? For how long has that agency been in business? If there were no local agency, how could you get insurance? What is an insurance counselor?

Map showing location of agency offices or representatives of any one firm. Chart showing years in business of local agencies. Poll on number of policies, and types, held by parents for selves and on students; from whom purchased.

GROUP III: UNDERSTANDING OUR INTERDEPENDENCE

What are benefits of insurance to family? what are beliefled of matter of manny; salesman? person who is insured? insuring company? Should your neighbors hope your family is covered by insurance? Should the welfare agencies care?

Visitor, "The right insurance program for average family in our community." Diagram, division of money we pay as premium for insurance. Skit. "I Sold a Million-Dollar Policy!" Dramatization, "In the Days before Insurance."

GROUP IV: UNDERSTANDING THE CONSUMER'S POSITION

Who regulates the rules by which insuris sold? Why are regulations needed? What legislation has reduced the need for some kinds of insurance? How does the sale of insurance affect its cost? Is it better to insure with a stock or a mutual insurance company? How much insurance should our fathers carry?

Graph on cost of insurance at ages 15, 20, and 25. Report on insurance nature of Social Security. Interview to learn how laws trol insurances. Reviews of pamphlets from Life Insurance Institute. Diagram comparing mutual and stock company insurance plans.

Posters overdrawing nature of benefits, with truthful challenges indicated.

GROUP V: SHARING EXPLORATIONS IN VOCATIONS

Who besides salesmen work in an insurance office? What are their duties? hours? salaries? routes of advancement? What are the divisions of a big insurance firm?

Chart of jobs in an insurance firm. Diagram of managerial organization of an insurance firm. Visit to insurance office. Demonstration of writing shorthand, emphasizing vocabulary of insurance.

GROUP VI: IMPROVING OUR PERSONAL SKILLS

Are spelling (terms), arithmetic (computing rates), penmanship (filling out application forms) important in insurance work? Who needs skills most—office workers or salesmen? Do we have these skills?

Contest in using (from duplicated sheets) insurance tables and computing insurance rates. Spelling contest, in writing, as a test of both penmanship and spelling. Panel on "Personal Tools in Insurance—Buying or Selling."

GROUP VII: IMPROVING OUR PERSONAL CHARACTERISTICS

What personal traits do you expect in our insurance visitor? the agency manyour insurance visitor? the agency manager? the switchboard operator? How important is reputation? appearance? sincerity? Personality ratings to determine member of class "most likely to succeed" as a salesman, etc. Sudden inspection on good grooming factors. Essay contest on "The Insurance Job for Which I Could Qualify."

Activities for a Q-SAGO Unit on Life Insurance

KENNETH J. HANSEN Colorado State College of Education at Greeley

"I want some life insurance as soon as I graduate from school." "Why?"

"Well, I learned in school that life insurance will provide protection for my dependents, and that it will provide savings, too. Insurance is a swell way to invest money, because the insurance companies have experts to do this investing. . . .

Wait a minute. Something is wrong in that conversation. Should we be teaching in our general business classes that life insurance should be counted on for both protection and investment or savings purposes?

From the best information available, it would seem that it is better to keep the protection program entirely separate from the investment or savings program.

If the foregoing statement seems incredible, the teacher will want to do some reading on modern views of insurance before starting the unit on life insurance. Suggested good books:

Gilbert, E. A., Insurance and Your Security. Rinehart and Company, New York: 1948, 258 pp.
Hueber, S. S., Life Insurance, D. Appleton-Century, New York: 1935.
McLean, J. B., Life Insurance, McGraw-Hill, New York: 1939.

We suggest particularly that the first of these books be read. It is a

revision of the author's earlier Life Insurance: a Legalized Racket, which foreboding title gives you some idea of the author's point of view. In the revision, however, the book is less vitriolic and less inclined to debunk life insurance companies. Reading Insurance and Your Security will do one thing: it will make the teacher aware of the policies of life insurance companies and cognizant of the importance of separating a program of protection from a program of savings or investment.

Purposes of Unit—There are two purposes for a unit on life insurance. The primary purpose is to guide the students in the development of a tentative life insurance program based on what they now estimate their earnings will be. Through developing this tentative program, students will achieve a second purpose: the understanding of the fact that, and of the reasons why, protection insurance should be separated from savings insurance.

Beyond these two obvious purposes, there are those others that are inherent in any Q-SAGO unit. Students' interest in insurance, an interest that is easily whetted, serves as the springboard from which to fulfill the normal developmental objectives of the pupil-activity approach. (See table.)

■ Start with What They Know-Some students in the class may have a general understanding of the nature of life insurance; some will have but the vaguest notion. A quick test: How many know the difference between a 20-Payment Life Policy and a Term Policy? Similar inquiries about other insurance expressions will show students what they do know and what they do not know, and so set up the situation for the definition of leading questions in the normal Q-SAGO manner.

A better opening for the unit may well be the use of films that describe life insurance and its importance in the American home and business scene. Through the educational division of the Institute of Life Insurance (60 East 42 Street. New York 17, New York) it is possible to borrow "The Search for Security," "American Portrait," "Yours Truly, Ed Graham." These films are general in their treatment but provide a running start for a study of life insurance. If you write to the Institute, ask also for the oneact play, "But Definitely," which provides an interesting explanation of how the study of life insurance is related to other school studies.

■ The Unit Activities — The age,

grade, experiential, and maturity level of the members of the class will dictate which of the suggested activities (see table) are most suitable and pertinent to the group's interests.

Remembering that the fundamental purpose of any Q-SAGO unit is the development of stronger concepts related to the major goals, activities must be spread so that each goal is touched upon. One must not let the absorption of the class in any one kind of insurance channel the entire unit away from the purposes for which it is included in the term. In the last analysis, insurance per se is just another area in which the activities are undertaken to broaden the achievement in general.

But, certainly, activities should include at least a speaker from a reputable insurance office: a visit of at least a committee if not the whole class to an insurance office; a complete reading of copies of different kinds of insurance policies: the construction of tables that show premium rates and of graphs that show comparable costs of various kinds of policies; and the experimental development of two insurance programs, one protective and one investment, for a typical family of the community or of students' own families. This last activity, at least, should be required of each pupil.1

The Unit Outcomes — There are two kinds of outcomes to be expected from this unit. The first is related to the general goals of all Q-SAGO units. Because the life insurance unit provides a broad vehicle, discernible progress should be evident in the advancement of the students toward the goals (as indicated in the statements above each of the seven groups in the table of

activities).

The second type of outcome is concerned with subject matter. A student may not be an insurance expert, but he should certainly have learned enough about insurance to know that there are different kinds of policies and that he and his family should constantly review their policy purchases to ascertain that they are buying the right kind of insurance. The student should not be made suspicious of insurance. He should want it—but discriminately.

Business Law Device: Discussion Questions

I. DAVID SATLOW
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There are many objectives for the business-law course. One that is frequently mentioned is this one: The study of business law serves as a vehicle for the socialization of the individual, for the development of critical thinking on his part, and for the instilling of a regard for the points of view of others.

The business-law instructional device for achieving this objective is a popular one: the use of discussion

questions.

Discussion questions, it should be noted, are different from case problems in at least one important respect. A case study generally calls for one unequivocal answer as a result of the application of legal principles to given facts. A discussion question, on the other hand, can evoke different answers as a result of the application of critical thinking and social perspective to the legal principles known and accepted.

Note of Criticism—Too often, in-

Note of Criticism—Too often, instruction in business law resolves itself into one of two procedures, depending on the textbook used in the class. The course may be one in which a rule of law is presented and then applied to a set of facts. Or, it may be one in which a set of facts are presented and from them a rule

of law is developed.

Teachers who prefer either of such subject-centered focuses believe that discussions that are not productive of a rule of law or of its application to a set of facts are digressions that, although they may be interesting, are not of vital significance because they divert the pupils' attention from the main objective, acquiring legal knowledge.

To such teachers let us say that the goals of business law go far beyond the mere acquisition of legal facts. And let us add that one of the most effective methods for realizing the socializing objectives of the study of business law is to have the pupils engage in discussion that will be of an enriching nature, that will develop a sense of understanding behind the laws, that will result in a sense of values, and that will contribute to the development of a sound philosophy of living.

■ Concept of "The Reasonable"— Moreover, sound discussion does much to clarify the learners' actual mastery of legal principles.

Take, for example, the concept of reasonable and unreasonable—two terms that are a part of the common jargon of business-law texts and teachers. We pronounce these terms glibly in connection with numerous legal principles, of which the following few will serve to illustrate,

An offer lapses if not accepted within a reasonable time.

An infant is liable for the reasonable value of necessities furnished him.

A contract in reasonable restraint of trade is legal.

The word reasonable, however, is not specifically interpreted, and the student is obviously unable to understand thoroughly the legal principles involved unless the concept of reasonable is itself understood. This concept, then, is one that must be developed in class discussion.

Similarly, other discussion questions contribute dually to the mastery of rules and legal principles and to the social development of the students. How true this statement is can be measured quickly by the following sampling of typical discussion topics in a few fields of business law.

bankruptcy unit is always a good one for developing the social concept of the value of a favorable reputation and the practical business concept of a sound credit standing.

Have bankruptcy laws resulted in more harm than good?

Should a person be relieved of his debts by declaring himself a bankrupt?

What ought to be done with persons who do not pay their debts? will not pay their debts? cannot pay their debts?

What should be done to or for the person who buys goods and then through careless management cannot pay his debts?

Discussion questions that humanize the situations that have resulted in our bankruptcy laws will do more to teach the nature of those laws than will the outright memorization of the elements of those laws.

■ Legality of Wagers—When the class approaches the topic of wager-

¹Business Education World has previously published two other units on insurance, each with its own unique emphasis and each with its own set of recommended pupil activities. So, see also "A Q-SAGO Unit on Life Insurance," by Dr. S. J. Turille, October, 1948, p. 101; and "A Q-SAGO Unit on Life Insurance," by Dr. William R. Polishook, March, 1948, p. 417. The Q-SAGO series has run monthly (except June, 1948) in Business Education World since October, 1947.

ing contracts, the discussion can range into full social impact.

"Should gambling be permitted by law?" you may ask your students. The following discussion will doubtless review such things as lotteries, legalized betting on horse races, betting on prize fights and ball games, and so on. Some students will remind their classmates of the high revenue that has come to states that have legalized betting on horse races. The discussion will evoke the whole question of ethics in gambling and the question of whether the state should become a party to gambling—among other things.

Factors of Usury—In this topic, similarly, the broad social values of business law can be recognized. Is it more important for a student to know the actual legal rates of interest in his state or for him to appreciate the pull and tug of factors that have led to legal protection? Will he know more about legal interest if he discusses the issues involved or if he simply tries to memorize the pertinent legal principles? The answers are obvious.

Typical questions to be asked: Why are personal finance com-

panies permitted to charge interest at rates considerably above what an individual can charge to someone to whom he lends money?

If risk is one of the determinants of the interest rate (as students learn in their economics class), why limit the rate of interest?

It is well for students to realize that people who borrow money must be and generally are protected from those unscrupulous persons who would fleece the public if given the chance.

■ Summary — The discussion question is one of the best devices at the command of the business-law teacher for achieving the socialized objectives of the course. As the preceding sample questions indicate—and those questions have their counterparts in every unit of instruction in business law—discussion properly conducted contributes also to a better understanding of the formal legal principles, too.

But the fundamental purpose of discussion questions is to reach the socialization goal. The topics of business law afford a challenging basis for learning more about the ways of people and the ways of the world, for developing a sense of ethical and practical values, and truly for fashioning a sound philosophy of living—if discussion is encouraged and skillfully guided in the business-law class.

Business Letters Cost Too Much, According to Recent Survey

From the Report on a Survey
Conducted by the
Better Letters Institute

It costs the average American businessman 75 cents for his dictated letter. For a medium-sized company turning out 100 letters a day, that's a daily outlay of \$75. And that's too much

Not only do business letters cost more today (ten years ago letters averaged only 42 cents), but nine out of ten are filled with too much Gobbledygook.

Such is the gist of the latest findings of the Better Letters Institute in a survey and evaluation conducted under the personal supervision of Hiram N. Rasely, executive vice-president of Burdett College, in Boston.

■ Educate the Dictators—Mr. Rasely, who founded the Institute in 1917 and who still supervises a class in executive letter writing at the college, says that costs of correspondence can be reduced as much as 25 per cent by training properly the men who dictate the letters.

And 25 per cent is a sizable amount. For the firm turning out 100 letters a day, this saving would amount to \$18.75 a day, or \$93.75 a week. The "hidden costs" in letter writing are the dictator's time, stenographer's or typist's time, paper, rent, equipment, and so on.

"One company," the report illustrates, "was found to be turning out 756 letters a day. The annual amount involved, therefore, at 75 cents per letter, is \$147,987—a sizable sum expended in one line of endeavor and expended with very little thought or supervision."

The Gobbledygook—The survey showed that many outmoded expressions—as, "we beg to remain" and "please be advised that" and "I have before me your letter"—are still in use, although they went out of style with high-button shoes. The Institute reports an average of fifteen such useless words in the average letter, fifteen useless words that increase costs. One company is reported as saving \$34,000 a month in its monthly production of 182,000 dictated letters by merely eliminating such anachronisms.

• Extreme example of business Gobbledygook at its worst: "I beg leave to acknowledge receipt of your letter of October 25th and I have the pleasure of sending you herewith enclosed samples of the forms made use of in this bank, which I trust will be of help to you."

• Mr. Rasely has a formula for saving time and money for the dictator:

1. Read each letter carefully before dictating your answer.

2. Make a mental outline of the points you wish to cover in your reply; begin with the most important points.

3. Write with the reader in mind; emphasize the points vital to him.

4. Use simple language.

These points, Mr. Rasely stresses, are just as important in executive training as are knowing the steps in a sound sales-promotion program. A major reason why business-letter costs are so high is found in the fact that too few dictators do observe that formula.

■ Other Things to Avoid—This year's Institute survey reviewed particularly the third item in the foregoing formula—reader reaction. Readers detest seven specific factors:

1. Indefiniteness

- 2. Ill-timed humor
- 3. Sarcasm
- 4. Flippancy
- 5. Flattery
- 6. Impertinence

7. High-brow language

As part of a letter-training program, therefore, young executivesto-be should be helped to find the clues to those factors, so that they may be scrupulously avoided.

Implications for Educators—There are two types of implications that business teachers may observe:

• The specific facts are worth reporting to all business students. Students should realize the cost of a letter to an employer, the factors and wordage to be avoided, and the general importance of conciseness.

• The general facts, which establish the importance of better training in business correspondence, indicate that training in letter writing should be made an essential element in both secretarial and executive business-training courses.

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OFFICE EDUCATION

THE FIT-RITE SHOE COMPANY

Shoe Inventory

December 31, 1949

Department: Women's

Clerk: No. 3

Sheet: No. 3

Stock	Description (Trade-Mark					Numb		Pairs on	Hand	d by			1	Total No.
No.	or Make)	31/2	4	412	5	51/2	6	61/2	7	71/2	8	8^{1}_{2}	9	Pairs
117A 134X 147L 186B 194N 211V 248S 286A 304J 317E	Blue Banner Walkwell Hollywood Big Town Alligator Leader Green Cross Princess Pride Maderite Vanity Fair	5 9 8 7 10 9 6 5 3	3 5 10 12 11 14 19 7 16 4	7 4 9 8 9 11 18 7 4	7 8 10 10 9 13 8 7 3	6 3 11 13 12 17 24 16 12 9	5 3 12 9 16 13 20 17 14 6	3 4 6 7 11 11 11 14 12 11 5	4 6 8 7 8 9 11 10 4 3	4 5 9 8 4 3 7 6	3 2 2 1 0 3 5 4 2 1	2 1 0 3 2 4 5 6 3 0	1 0 1 0 2 4 0	
	TOTALS			a take-pu v									-	
	TOTALS			/.	alue.	F			(8)	tudent	's Na	ime)		

Form 1

Month	Mdse, on	Cost of	Total	Mdse, on	Cost of
	Hand First	Mdse.	Mdse.	Hand End	Mdse.
	of Month	Bought	for Sele	of Month	Sold
July Aug. Sept. Oct. Nov. Dec.	3427 69 2344 56 2010 92 1927 40 1836 11 2006 07	901 24 1043 50 1162 48 1242 97 2100 42 912 20	4328 93	2344 56 2010 92 1927 40 1836 11 2006 07 1884 43	1984 37

Form 2

Month	Total Sales	Cost of Mdse Sold	Gross Profit on Sales	Total Expenses	Profit or Loss
July Aug. Sept. Oct. Nov. Dec.	3011 90 2876 42 3004 20 3331 40 2703 27 3142 88			946 24 968 92 1011 18 1121 04 811 27 1004 73	٠
TOTALS					,

Form 3

January Bookkeeping Awards Contest

MILTON BRIGGS

Head, Business Education Department New Bedford (Massachusetts) High School

Here is the fifth problem in the 1949-1950 series of monthly book-keeping contests sponsored by Business Education World. The January problem deals with a timely topic—inventory records. The contest will consume not more than one or two class periods, or it may be assigned for homework or extra credit.

An impartial board of examiners in New York City will grade all

papers submitted in this contest and will send a two-color Certificate of Achievement to every student who submits a satisfactory paper. In addition, Business Education World will distribute cash prizes for the best student solutions. All information necessary for participation in this contest is given here.

General Contest Rules — Please read these contest rules carefully before you present the problem to your students.

1. AWARDS. First prize in each division, \$3; second prize, \$2; hon-

orable mention, a Scholastic Achievement Certificate suitable for framing; every satisfactory solution, the appropriate Junior, Senior, or Superior two-color Certificate of Achievement.

2. CLOSING DATE. Midnight, February 10. Send solutions (not less than five) via express or first-class mail to BEW Awards Department, 330 W. 42nd Street, New York 18, New York.

3. IDENTIFICATION. Print or type the student's name, name of school, address of school, and teacher's name in full in the upper right-hand corner of each paper. Send also a typed list in duplicate of the names of students whose papers are submitted. Place an A after a name to indicate that a Junior Certificate is to be awarded; a B for the Senior Certificate; and a C for the Superior Certificate. Certificates must be earned in order.

4. FEE. Remit 10 cents for each certificate indicated, to cover in part the costs of examination, printing, and mailing. The O.B.E.* pin may be applied for when submitting the tests for the Senior or Superior Certificate. The O.B.E. pin fee is 50 cents in addition to the certificate fee of 10 cents.

5. Judges. Milton Briggs, Claudia Garvey, and Dr. R. N. Tarkington.

General Instructions — Teachers should dictate, write on the blackboard, or duplicate the transactions that comprise this month's problem (given in Forms 1, 2, and 3) and then read the following directions:

• "Profit-earning is the primary business motive. A motive is an incentive or driving force. A workman's motive is a weekly wage and, possibly, an opportunity for advancement. In school, the motive of most students is a passing grade (or better) in each subject and—beyond that—a diploma. In solving the contest problems published by BUSINESS EDUCATION WORLD, the immediate motive is the Certificate of Achievement or a cash prize.

"Because profit is the primary motive in business, you can easily understand why a proprietor or manager is intensely interested in any record of selling prices, cost prices, expenses, and profits. Such records serve as guides to the right

[°]A charter for the chapter of the Order of Business Efficiency will be issued on request to a school when ten or more students have won senior BEW certificates.

direction. One of the important duties of an office clerk or bookkeeper is to see that such records are carefully kept.

"In any merchandising business, in order to determine the amount of profit or loss, it is necessary to take an inventory. An inventory is a record of goods on hand unsold. It may be prepared at any time, but it is done most commonly at the end of the calendar year.

• "For the purposes of this contest, assume that you are working as bookkeeper of the Fit-Rite Shoe Store. In this store the merchandise inventory is taken on the last day of each month. At that time the sales clerks count all the pairs of shoes in stock, and record the figures on a form similar to the one illustrated here (Form 1). Then the bookkeeper computes the value of the merchandise on hand."

ment A, for a Junior Certificate of Achievement: Form 1 shows a portion of the most recent merchandise inventory record for the Fit-Rite Shoe Store. Copy and complete this form. Show the total number in each size, and the total number of each kind of shoe. Use pen and ink on plain white paper, 8½ by 11. Then figure the value of your sheet. Simply multiply the number of pairs of each description on hand by the latest cost price. The following list shows these cost prices:

Blue Banner	3.55
Walkwell	$3.62\frac{1}{2}$
Hollywood	
Big Town	3.75
Alligator	3.40
Leader	4.10
Green Cross	4.50
Princess Pride	6.80
Maderite	5.60
Vanity Fair	8.25

Show the total value of this inventory sheet in the lower right-hand corner of your paper.

• Assignment B, for a Senior Certificate of Achievement: Copy and complete Form 2. This form shows inventories and purchases of the Fit-Rite Shoe Store for the last six months of 1949. To find total merchandise for sale, add the value of merchandise on hand on first of month to cost of merchandise bought. To find cost of merchandise sold, subtract merchandise on hand at end of month from total merchandise for sale. There are ten spaces to be filled. Use pen and ink on white paper.

• Assignment C, for a Superior Certificate of Achievement: Copy and complete Form 2. Then on the

back of the same paper, copy and complete Form 3. Form 3 shows the amount of sales and total expenses for each of the last six months of 1949 for the Fit-Rite Shoe Store. Refer to Assignment B (Form 2) for the cost of merchandise sold. From total sales subtract cost of merchandise to get gross profit on sales. From the gross profit on sales, subtract the total expenses. The result of this subtraction will be the net profit. If the expenses are larger than the gross profit, the result will be a net loss. Encircle any loss figure, or use red ink or red crayon to indicate a loss.

■ Tips for Teachers—The correct total value for the inventory sheet

in Assignment A is \$3,849.05. Costs of merchandise sold in Assignment B are: July, \$1,984.37; August, \$1,-377.14; September, \$1,246.00; October, \$1,334.26; November, \$1,-930.46; December, \$1,033.84. Net profit (or loss) figures for Assignment C are: July, \$81.29; August, \$530.36: September, \$747.02; October, \$876.10; November, \$38.46 (loss); December, \$1,104.31.

Next Month's Contest—The February issue of Business Education World will contain the thirteenth annual International Bookkeeping Contest, offering hundreds of prizes for you and your students. See page 249 of this issue for this

special announcement.

Importance of Shorthand Theory Errors

LOUIS A. LESLIE and CHARLES E. ZOUBEK

The next great advance in achievement standards in shorthand and transcription will come from a more general recognition of the unimportance of the shorthand "theory error." Many teachers have already discovered the harm done by insistence on theoretical accuracy, and those teachers obtain outstanding results in shorthand and transcription. Almost invariably a teacher who is having trouble getting good results is one who is struggling for a high degree of theoretical accuracy.

It is well established, and has been for more than half a century, that the most fruitful approach to shorthand is one that stresses the use of the art of shorthand writing rather than the study of the science of shorthand—one that stresses much practice rather than extremely accurate writing. Old and well-established ideas in teaching seem to require constant repetition before they reach into every classroom. This article was occasioned by two recent news items in the New York Times. One of them pertained to stuttering and the other to English composition. Both of them are relevant to the shorthand teacher's problems.

The news item about stuttering summarized an article in the August issue of *Pediatrics* by Dr. Spencer F. Brown of the speech clinic of the State University of Iowa. Doctor Brown points out that most small children speak with some repetition. (Strangely enough, most shorthand learners write shorthand with some

errors.) Most parents do not realize that the child's repetitions are normal and they become alarmed just as most shorthand teachers become alarmed when they see the shorthand theory errors made by the learner.

The parent tells the child to "slow down" or to "stop and start over" or perhaps even punishes the child. Soon the child realizes that speech repetition is undesirable and he tries to speak perfectly. This is impossible for the small child and he becomes overwhelmed with a sense of failure. This in turn leads to the tensions that are reflected in the exaggerated grimaces of the adult stutterer.

Observe the perfect analogy between the clinical picture just described and the one often found in the shorthand classroom. The learner naturally makes theory errors in his shorthand writing. The teacher, not realizing that errors are a sign of learning health, calls attention to the errors forceably. The learner endeavors to write perfectly to please the teacher and to avoid punishment or low grades. Because it is impossible for the learner to write theoretically perfect shorthand and also gain speed and fluency, he sacrifices the speed and fluency in the attempt to write perfectly. The result is that he loses both. He becomes a faltering, hesitating shorthand writer — a shorthand stutterer, in other words.

What treatment does Doctor Brown prescribe for the stutterers? He describes one carefully controlled group in which the parents were told that the children were normal and that the stuttering, if

for that finishing touch



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by Charles Edwin Baten

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ignored, would disappear. He says:

Follow-up studies showed 72 per cent of the original stuttering group presented normal speech thirty months later on the average. In general the parents of the children who were still stuttering had been resistant to the explanations given and had not acted on the speech pathologist's advice.

Another famous speech clinician put it pithily and accurately when he said that in most cases of small children brought to him as stutterers he sent the children home and treated the parents! The application of Doctor Brown's comments to the problem of shorthand theory errors is so clear that no further explanation seems necessary.

In Morrison's Practice of Teaching, he describes (pages 165-167) the initial diffuse movements through which the learner must be given an opportunity to pass if the teaching and the learning are to be successful. He comments:

The principle is frequently violated in teaching because of the teacher's obsession for having everything right the first time . . . the teacher of English composition who conceives it to be her mission to train pupils in correct usage apart from an abundant volume of free writing, all of it defined to express meaning and most of it inexpressibly crude for a long time, usually fails to secure either correct or incorrect expression. Far better that the pupil should say ain't than that he should say nothing at all.

That quotation leads directly to the second news item. The Modern Language Association of America met in California during the summer. Professor S. I. Hayakawa of the Illinois Institute of Technology made the startling proposal that the college freshmen write themes for their classmates instead of for the teacher. He suggested that plan in order to prevent the "grave linguistic neuroses that most people suffer from." He said:

The most common result of the teaching of English and composition is not the creation of good writers and speakers but the creation of a lifelong fear of grammatical errors.

If you are talking to someone who intently studies the movements of your Adam's apple instead of listening to what you have to say, you will soon become so uncomfortable and self-conscious that you will move away to talk to someone else as soon as possible. Most freshman theses are written under equally trying condi-

tions; namely, in the knowledge that the incidental and even unconscious mechanics of the communicative act are going to be much more closely attended to than the content.

Although the first edition of Morrison's book was published in February, 1926, and has had wide circulation in the intervening years, the comments of Doctor Brown and Doctor Hayakawa were still sufficiently startling to warrant space in the news columns of the New York Times.

For sixty years Doctor Gregg urged the same procedures in the teaching of shorthand. He pointed out that probably no one has ever written from dictation without making theoretical errors and that "an outline that can be correctly transcribed is a correct outline." Thousands of teachers have heard him say that he told his own students "when in doubt, write it out."

Sometimes the teacher will say, "But there is no harm in writing the correct outline, is there?" answer is "Yes, there is." In the attempt to write correct outlines, the shorthand learner becomes afflicted with the various psychological ills described in the two news items quoted here. The answer in shorthand, as it is in speech, is as Doctor Brown suggests: Ignore the errors and continue to provide the learner with an abundance of good models and numerous opportunities to practice without his feeling that his practice efforts are being too closely or too harshly critical.

To make the prescription specific for shorthand—provide the learner with an adequate number of good shorthand plates to be read and copied. Give him ample dictation on material that has been practiced from shorthand plates or for which the teacher provides a blackboard preview. Ignore the errors he makes; those errors will disappear with the right kind of practice unless the teacher emphasizes the errors.

Have you any doubt about the results that will be obtained by the procedure just recommended? In that case, read Doctor Gregg's own writings since 1888. Read any good text on skill psychology. Best of all, try it and observe the lessening of the tension in your shorthand classes. Observe the more rapid development of shorthand speed and accuracy. Observe the drop in your student mortality rate. Observe how much pleasanter you, yourself, find the teaching of shorthand.

Who's to Blame? Transcription training begins in the typing classroom, begins with the first typing lesson. There are at least thirty-seven specific things that the typing teacher must be sure that every typing student learns before advancing to transcription. Teaching them is—

The Pretranscription Responsibility of the Teacher of Typewriting

HELEN McCONNELL Christopher Columbus High School Bronx, New York

Transcription is a composite skill. It draws on shorthand, typing, and English. It results from the integration of all that has been made functional in the shorthand, typing, and English classes.

Transcription is a difficult, a complex activity. When transcribing, a student must simultaneously translate shorthand symbols into typewritten words and supply all the intricate details of spelling, punctuation, paragraphing, syllabication, and sentence sense that are required in a mailable letter. Then he must edit, proofread, and correct.

Of the skills required in this complex procedure, many must be at the automatic level before the student enters his formal transcription class if all are to be automatic when he leaves it. It is the purpose of this article to describe which skills should be so automatized in the typing training.

■ Manipulative Skills — When the student begins transcription, he should already have learned how to:

Insert paper quickly and correctly Return and tabulate the carriage automatically

Erase neatly and expertly

Squeeze or spread the letters in a correction so that the transcription is acceptable

It should not be necessary for the transcription teache rto give instruction in these elementary manipulations; the responsibility for this training lies with the typing teacher. The training should be on the expert level.

Arrangement of Material — The transcription student should have learned in his typing class how to:

Place letters on 8½-by-11-inch letterhead stationery

Place letters on stationery of other dimensions

Arrange the parts of a letter

Type a subject and attention line Select a subject and attention line

Estimate the line length in letters Address envelopes of various sizes Address envelopes in various arrangement styles

Make carbon copies
Correct carbon copies
Do all the foregoing on bot

Do all the foregoing on both pica and elite machines of all makes

Most of the foregoing items are introduced in the first year of typing instruction; but "introduced" is not enough. Students should be thoroughly drilled, thoroughly exercised, thoroughly trained, in each of the application knowledges mentioned—and the place for this is the first year of typing.

Some other arrangement patterns that ought to be at least familiar

Arranging a table within a letter Preparing a straight-copy enclos-

Arranging letters according to each of the basic style patterns

Proofreading a letter—and doing so before removing the letter from the machine

It is important also that students know the terminology involved. It may not be important for a stenographer to know that the letter style his employer prefers is called the "semiblock"; but it is helpful in transcription training for members of the class to know what the transcription teacher means when he says, "Type the envelope in the indented style" or "Type this letter in the block style."

■ Pretranscription Typing from Shorthand-In the term of typing just prior to the start of formal transcription training, students should have considerable experience in typing the shorthand brief-form fami-- at least once a week, for a period of 10 to 15 minutes. If there are students in the class who do not know shorthand, other material can be provided for them; but it has been the writer's experience that such students jump at the chance to "pick up" some shorthand. The great majority of typing students, at least

in our high school, are training for stenography; we have found that pretranscription typing of high-frequency words, such as the brief forms, is of great value to the transcription program.

It is an easy step from typing word lists of brief forms to typing phrase lists and even typing fragmentary sentences. The student who has typed send us, at an early date, will you please, and so on, finds it exciting and challenging to string such phrases into longer lines as, "Will you please send us at an early date. . . ." The more of such material that can be inserted into the typing routine, the better: such practice facilitates the transition from copying from print to copying from shorthand.

Let us add, therefore, these items to the list of items typing teachers should cover:

Transcription of brief forms
Transcription of high-frequency
shorthand phrases

Introductory transcription of sentences

■ English Essentials in the Typing Class—Granted that the purpose of a typing class is to teach typing, the typing teacher, nevertheless, does have a responsibility toward teaching whatever else can be fruitfully introduced into the course without upsetting the main objectives.

Consider, for example, the eternal problem of spelling difficulties. Typing teachers can make a genuine contribution toward spelling efficiency, helping both general education and transcription training as they do so, by directing typing students in activities that automatize "finger spelling" of words of high frequency or of high-error potentiality.

Teachers can make this contribution easily and without a loss of typing time. The growing practice of giving preliminary practice in typing, similar to the preview practice in shorthand, provides a perfect setting for automatizing "finger spelling": students practice the difficult and high frequency words (and phrases, too, for that matter) preselected from the copy that they are going to use for timings or production work. They do this as errorpreventing or difficulty-eliminating practice that makes subsequent timings or production work better. This same practice builds automatic spelling while it builds typing speed. As a final step, this writer recommends that many of such wordsespecially those of high-error po-



WINDOW DISPLAY during American Education Week caught the eye of citizens of Weirton, West Virginia, and boosted the stock of the business-training department of Weir High School. Youngster at left is dreaming about an office career, girl in center typifies business student, and secretary at right illustrates accomplished graduate. Display was in window of Weirton's Mitchell Company store.

tentiality—be dictated directly to the machine.

Spelling is but one area of English essentials that the typing teacher can help. The other areas include punctuation, syllabication, use of homonyms, and what we business teachers call "English sense." The typing teacher does not have the complete or final responsibility for teaching these additional items; but the typing teacher does have a responsibility for giving training in those aspects that concern typing. Students coming to transcription should:

Have automatic spelling of high-frequency words

Have automatic spelling of words of high-error potential

Know how to avoid dividing words

Know how to divide words correctly, when word division is unavoidable

Know how to use a dictionary or word-division handbook as a syllabication aid

Know the correct use of each pair of homonyms that occur frequently in business

Know the correct use of each pair of "near homonyms," like affect and effect, that occur in business dictation and typing

Know the correct spacing after punctuation marks, and observe it automatically

Know the correct sequence of punctuation marks, as at the end of quotations

Know the appropriate openings and closings of letters

Know the appropriate titles of respect

Know the standard abbreviations, even of such now rarely used expressions as mesdames and messrs.

Know how to punctuate an unarranged letter

Know the general rules for capitalizing

Know the general rules for the use of various punctuation marks

Too often there is a gap between the time when the student is taught these items in his English class and when he uses them in his transcription class. If typing teachers can help keep the knowledge of these items fresh, they will make a real contribution to transcription attainment.

If we find that students lack whole areas of information about these English essentials, what should we do? First of all, of course, refer the student to his English teacher. If that does not solve the problem, there is only one professional thing left to do: teach! With so much to be done in the transcription class itself, it is not practical to postpone training in the English essentials to what is very truly "the last moment."

■ Proofreading in Typing—Headline item No. 1 among the skills that a student should have when he enters transcription is this:

Know a mailable letter when he sees one

Every typing student (for the good of his typing training as much as for the good of his transcription training) should be an expert in proofreading. Proofreading should, in fact, be emphasized so strongly that students automatically proofread every piece of work they type. Students must accept the responsibility for proofreading their work—even if the teacher must exact hard penalties for failure to do so.

The ability to detect errors—especially one's own—is a skill that involves awareness, alertness, and interest. As an antidote for the displeasure with which students do recognize their own errors, the writer recommends the use of the "World's Worst Transcript" that appears in each issue of The Gregg Writer. Use of the "WWT" should be a must for every typing class; and, if receiving the Certificates of Proofreading Achievement helps build the alertness of your students, by all means use them.

The carry-over from proofreading a "WWT" to proofreading one's own work is strong and immediate. By the time the writer's class had detected it's wrongly used for its in three different "WWT's," the students invariably double-checked their own use of those two words. Mixing ei and ie (another favorite of the author of those "WWT's") made our students extremely conscious of the rights and wrongs of that combination; and similarly one could enumerate many other awarenesses aroused by use of the "World's Worst Transcript."

Certainly no student should reach the transcription class without knowing how to proofread carefully or without having the habit of so doing.

■ Summary—In the foregoing there are thirty-eight specific items that should be taught in every typing class — in every first-year typing class, at that. Not one of those items should have to appear in the transcription course of study, although transcription teachers will of course need to check again and teach anew if necessary.

Those thirty-eight items indicate training factors for which the typing teacher should accept responsibility. If every typing teacher will accept such responsibility, we can expect to see the rates of transcription climbing, the achievement of transcription classes becoming noteworthy, and the plaudits of businessmen, louder and stronger.



Pity the Low I.Q.? Sister M. Therese is an extraordinarily fine teacher. She achieves higher results with below-average students than most teachers do with above-average students. In this remarkable article, which is jam-packed with teaching suggestions for teachers of shorthand and typing and transcription, she tells how it is possible to be successful in teaching—

Transcription for the Low I. Q.

SISTER M. THERESE, O. S. F. Madonna High School Aurora, Illinois

The principle that guides our work in business education at Madonna High School is our belief that woman was created by God to be essentially a "helper of man," not his rival. When she enters the business world, she will be successful and therefore happy to the degree that in her work she fulfills this role that is peculiarly hers.

In an era that meets all situations with the challenge, "What do I get out of this?" the horizons of the future office worker must be widened by the conviction that she enters an office not to receive but to give of her talents, her time, and her personality. If this is true, it follows that she can better prepare for her role by developing habits of efficiency, neatness, poise, service, initiative, and co-operation.

These character traits can, with a few exceptions, be fostered with little expenditure of energy in the case of the intelligent student. He fits into the groove; strives for and usually attains a reasonable amount of efficiency, poise, and personality. But records discussed later in this paper indicate that approximately two-thirds of the students in our business-education classes are average or below; and it is these, more than the upper one-third, that must be helped to self-respecting, satisfactory achievement in the business world. Our teaching techniques must be geared to meet their abilities, their needs. Over a period of years I have studied ways and means of meeting this need. As I check back, three objectives seem basic to helping the average and low I.Q. to selfrealization in the world of business.

■ Contagion—First, be enthusiastic about shorthand; motivate, stimulate your typing students; teach tran-

scription as something new, real, alive—not just more shorthand and typing. This implies a student-teacher relationship that is inspirational and encouraging in the mastery of shorthand, typing, and transcription. Student confidence and teacher enthusiasm are primary "musts" for success in business-education classes.

Recognition of a student as an individual in the classroom greatly increases self-confidence and promotes pride in his achievement. One of my first aims in business education is to instill self-confidence in my students. Self-confidence affects human behavior. It promotes student enthusiasm, gives poise, and helps him maintain a cheerful attitude toward problems not only in today's classroom but also in tomorrow's more-demanding school of life.

Then, too, if we want our students to develop ideals in their work, we ourselves must radiate enthusiasm as we teach. Teacher enthusiasm in a classroom is contagious; so is indifference. If we permit slovenly thinking habits, then we may also expect carelessly executed production from many of our students. We cannot take correct learning habits and techniques for granted. They must be taught in such a way that the students themselves will want their work to be nothing but their best, because they really believe in an ideal-in business finesse and efficiency: because they can actually see themselves mirrored in their work—creating impressions, either good or bad.

■ Demonstration — Secondly, use demonstration technique as much as possible. In teaching shorthand, use the blackboard constantly in illustrating principles; presenting penmanship drills, drilling on brief forms and phrases, Congressional forms, and previewing dictation. By demonstrating, you put life into your class, you hold the students' attention; concentrating power is increased and time is saved.

In your typing classes demonstrate rhythmic patterns for your students. Show them how to handle a type-writer efficiently; how to insert and remove paper, how to tabulate. Set the pace for drill; illustrate new techniques. By demonstrating the skill of typing, you inspire and guide your students.

Likewise the teacher should give a demonstration of transcription for her students. Remove any fear that transcription is difficult. Show the class what is to be done, how it is to be done. Develop a mental attitude of anticipation—transcription is easy—it is the real thing. I repeat: demonstration is truly a motivating device as well as an instructional means. Our example will be a great incentive to our students.

■ Standards — Thirdly, establish a business atmosphere and business standards in the classroom. Students respond to the business environment of a training program. Base your standards on those of a business office, and you will find that they exert considerable influence in stepping up the caliber of the work.

At Madonna we have a speed requirement in typing. It is kept posted on the front board as a daily reminder for the students to increase their speed five words a month. Do you think that is too difficult? It is not—not after drilling, encouraging, and practicing week after week. In meeting these requirements, the class follows the rules and regulations of *The Gregg Writer* awards program regarding timings. We require of our seniors in typing:

September35 w.a.m.
October 38 w.a.m.
November40 w.a.m.
December
January
February55 w.a.m.
March
April
May
June

On the front board in the shorthand class we have written, "Senior Shorthand Requirement—125 Words a Minute." There is never any difficulty about meeting this requirement, as most of our students are writing 140 words and some 160 words a minute. This year (1947-1948) we had three students who were not writing 140 words a minute under test conditions. They were not our lowest I.Q. students. either. One of the three had the highest I.Q. in the class-117. The second had an I.Q. of 110; and the third, 101. The lowest I.Q. student -87—in the class was writing 140 words a minute. This low I.Q. student is now a successful stenographer in Aurora.

Let me digress for a minute to show you that the low I.Q. student can find her place in the business world. During the first week of May, an F.B.I. agent came to Madonna in Aurora requesting stenographers for the F.B.I. in Chicago. He said that the students would have to take a test in transcription, with dictation at the rate of 120 words a minute, but that the students should be able to write 130 or 140 w.a.m. on Congressional matter, to allow for nervousness and so on. Applicants would also be required to pass a typing test at the rate of 45 w.a.m., which included setup, timing, and tabulation.

This contribution is a condensation of an address presented by Sister at the Third Annual Gregg Conference, held in Chicago on July 24, 1948. An audience of over eight hundred business teachers thundered their applause at the end of the presentation. This tardy publication comes as a result of many requests by members of that audience who wish their notes enlarged and their recollections refreshed.—Editor.

Most of our girls were already placed. However, when I mentioned the opportunity to the shorthand students, twelve of the Seniors said that they were interested in that type of work. I discouraged them, because most of these students were already placed and because commuting into Chicago presents quite a problem. Four students-not the best in the class by any meansdecided to take the test. One had an I.Q. of 94; the second, an I.Q. of 99; the third, an I.Q. of 100; and the last student, an I.Q. of 114. All four were writing shorthand at 140 w.a.m. or more; so, they told me they did not worry about taking the test in transcription. In typing they were all writing over 70 words a minute.

On Saturday, May 15, they went to Chicago, took the tests, and passed them. They came back happy and thrilled, declaring, "Sister, the dictation was Congressional matter and we didn't find it difficult; the typing we found simple." Why didn't they find it difficult? Because certain standards and goals were established for them; they had attained these standards.

Now, I mention this to show that these students were not our best students in shorthand and typing; that certainly three of them did not have a high I.Q. But these students had confidence in themselves; they were not afraid to submit to a test in a strange environment, to take

dictation from a man they had never met before, to use a different make of typewriter—all factors to be considered before sending students out for such a test.

■ Shorthand Techniques — First of all, I am enthusiastic about shorthand. I love it. I write shorthand on the blackboard constantly. Shorthand is a manual skill that is taught, not by description, but by execution: therefore it must be mastered thoroughly. To be a good shorthand teacher, you must be skilled in it yourself; you must write shorthand for your class. You inspire your students when you write shorthand fluently, gracefully, and easily on the blackboard. Frequently, I let a student dictate Congressional matter to me, while I take the dictation on the blackboard. Why? To convince them that there is nothing difficult about it, to arouse interest, to inspire them.

Shorthand is learned by reading, by writing, and by doing. When outlines are put on the blackboard, the student observes not only the outlines but also the execution of them—something that cannot be observed from shorthand plates in a textbook. Furthermore, you can teach more shorthand by a few well-executed outlines on the board than you can by many explanations.

■ Building Vocabulary—Secondly, I develop vocabulary. How is this done? By reading shorthand. Every shorthand practice program should provide for abundant shorthand reading. The reading of well-written plates on a large variety of subjects has a noticeable effect on the students' writing of shorthand—improves penmanship, insures greater legibility and, consequently, results in more rapid transcription. One of my secrets of building high speed is "Build vocabulary through reading shorthand."

Our students are encouraged to read *The Gregg Writer*, which contains each month more than five thousand words of printed shorthand on a variety of subjects. This material does much to increase the students' shorthand vocabulary. In the first semester in our Senior year we use *Gregg Dictation and Transcription* and in the second semester *Speed Drills in Gregg Shorthand*. I follow the instructions given in the Teacher's Manual—one assignment

¹Note: The author's contribution was prepared before publication of the new Gregg Simplified Series.—Editor. a day. The students read an assignment four times before they write it. This is a good method of building vocabulary and high speed.

Every day each student is required to read from her own homework notes; she is graded on the fluency and accuracy with which she reads. The students are called on at random; so, they have no way of telling which one will be next. Frankly, there is never any problem regarding homework or the reading back of their shorthand notes. Just as soon as a Madonna student has read, she goes to the blackboard and writes the dictation of the next student who is reading, or she takes the dictation at her desk. When students write at the blackboard, the teacher is able to observe individual student's difficulties and still listen to the reading back of the homework. This is another means of building up speed and of making every minute count in the shorthand class. The students get the practice of taking dictation from twenty-nine persons every day. In the beginning, I'll admit, they find this rather difficult; but I tell them to try to retain one sentence and get it down, etc. Gradually they notice their speed increasing, and soon they are able to get more and more of the dictation, and confidence mounts.

The low I.Q. student comes along nicely in this procedure. I have noticed that the low I.Q. student will read her shorthand notes from her assignment many more than four times in order to keep pace with the better student; or she will do some extra-credit work, which is an asset to her, especially later on when she starts to take dictation at a higher speed. In addition, shorthand notebooks are corrected and graded every day—a teaching aid so successful that it warrants the time and effort.

Reaching Standards — Thirdly, I set high standards and expect the students to meet them, and my girls respond accordingly. It has been my experience that they respect the teacher who expects them to work. I strive to bring the students individually and collectively to the highest level of skill that they can attain.

They are urged to write rapidly from the start. Fast writing develops fluency; slow, careful writing results in inhibitions and the formation of habits that impede fluency. Furthermore, by writing more rapidly, the students write more shorthand.

After the students pass their 100word test, I introduce short cuts. Every measure is taken to insure students' learning the short cuts thoroughly, as half-learned short cuts only impede shorthand speed. Short cuts are used in dictation material consistently. Practicedmatter dictation constitutes the work of the greater part of the class period up to this time. However, as the student progresses, practiced dictation decreases, and the amount of new but previewed dictation increases. After our students have passed their 120-word awards test. we give very little practiced-matter dictation.

Working again from the principle that confidence is half the battle, I encourage the students by showing them that they can write 140 or 160 words a minute. How? I give a preview on the blackboard for a quick drill just before new matter is dictated for practice. The preview eliminates hesitation on the part of the student, and he writes more fluently and with greater confidence. To get the greatest value out of the preview the student should see the teacher write each outline on the blackboard and then should read it.

Next, I give a one-minute dictation from a five-minute take. The dictation is read back by one of the students while the others check their notes. If more than half the class gets the dictation, I redictate the same material at about ten words a minute faster. This will likewise be read back by a student. I make it a point to praise the students whenever possible, especially during the speed-building process.

I next take about thirty seconds to have the students read the preview again quickly from the blackboard, and then immediately dictate at twenty words a minute above the original rate. Thus I work until the students are able to write at the rate of 130 or 140 words a minute for five minutes.

When a test is to be given at 120 words a minute, I see to it that the class is writing 130 or 140 words a minute. Why? The knowledge that the individual has ten or twenty words more than the speed at which he will be tested relieves some of the nervousness inevitable in testing.

To give students a few "sample" tests before asking them to tackle the real thing is a helpful measure. When I think the students are about ready to take the 120 or 140 or 160 test, I dictate one of the tests in

200 Takes or one from Congressional Record Dictation under test conditions. If they pass one or two of these "sample" tests, they approach the real test in a confident frame of mind.

Perhaps I should mention that, when I give the tests for awards, I always try to keep the class together. Even if eight or nine of the students could take the test ahead of the other members of the class, I do not give the test. You may ask, "Why?" First of all, it makes for a better class spirit; and, secondly, it means a great deal to the low-I.Q. student.

(To be continued next month)

LETTERS

Dear BEW: After a number of years of experience in teaching commerce, I followed a teacher who had just taught her first two years. This teacher taught the textbook thoroughly and well—so well that the students believed that the way recommended in this text was the one and only way. In fact, I believe they went farther: they must have thought it the only text.

There was only one way to address an envelope, one way to set up a letter, one way to center, and so on. Whenever I wanted anything done in a way that didn't match the text, I was told forthwith, "That wasn't the way we did it last year."

Finally, after I became fed up with "the way we did it last year," I went through several different well-known texts, and found 22 ways of addressing envelopes. I dittoed these names and addresses using a straight line, and gave each student 22 blank envelopes. I followed the styles in the different texts and directed the class through the addressing of the 22 envelopes. When we finished, I asked each student to put the correct one on top—which would mean that all the rest were incorrect.

The students were puzzled. Some still believed there was only one correct way. Some asked questions, trying to learn which method *I* thought correct.

Summer jobs taught that "the right way" depends on who pays the bill. Even I, a teacher, was often unable to follow my own teaching. Teachers should teach students to be flexible, to change their methods to suit the one who employs them.—Veda A. Ballein, Grayville Community Unit Schools, Grayville, Illinois.

Band Wagon

The bustling electron was put to work in many ways during the war: radar, sonar, atom smashing. Since the war one area of scientific discovery, at least, has been satisfactorily shackled to the world's work: the use of voice-recording instruments. These instruments vary in form—voices on tapes, voices on wires, voices on discs—and shorthand teachers have vied with speech and dramatics teachers to find new uses for these instruments.

In November, 1948, the B.E.W. carried one of the first reports of the successful use of the voice recorder in the shorthand classroom—"Use of the Wire Recorder in Teaching Shorthand," by Doctors Cecil Puckett and Vernon Musselman. Since that time the editors have received a score of similar manuscripts, a testimony to the growing effectiveness of the use of this type of instructional equipment and a testimony to the entrepreneurial spirit of business educators.

In the following article, the author tells of the use, present and future, that his school is making of such electric equipment. The editors invite other experimenters to send in their contributions, too, as they uncover new practices worthy of reporting to the profession.

Electrify Your Shorthand Teaching

WILLIAM E. GAY

Milwaukee Vocational and Adult Schools Milwaukee, Wisconsin

About three years ago, the teachers in the Business Education Department of our school took time out to overhaul and evaluate our teaching techniques and tools, our audiovisual aids, all our supplementary materials and devices. When the jigsaw pieces were reassembled, we found ourselves on an exploring party, pioneering in a fascinatingly new area that offered limitless opportunity for experimentation and classroom enrichment.

For we had become interested in the postwar voice-recording instru-

Our first dabbling with the use of these instruments showed us that anyone with originality, creativeness, ingenuity, and sparkling curiosity could be a trail blazer in a wholly new pattern of teaching activities. Little or nothing had been written about the use of these instruments other than as a corrective device in speech classes. The manufacturers, seeing only the office market, had scarcely given attention to the use of their machines as teaching tools — and that was the area in which we started exploring.

If the discoveries that others make create as deep an impression upon them as our discoveries have created upon us, then the bouncing electron is destined to touch affirmatively far more lives than it has touched negatively.

Now the wild-eyed exploring is over. The honeymoon of random experimenting has been completed. We know, now, that the use of wire and tape voice recorders as a dictation tool in shorthand classes has graduated from the probationary status to the permanent, "standard equipment" category.

After a thorough review of the data of our school's experience with the recorders as dictation teaching tools, I find I can enlarge very little on the fine article by Dean Puckett and Doctor Musselman. Obviously, their experiences parallel those of our investigations. Their conclusions virtually coincide with ours, and so the parallel studies substantiate each other.

We at Milwaukee Vocational are convinced. We now have two recorders going constantly. We shall be using more of these machines as soon as they can be provided by our budget

Minor Annoyances — There are some minor inconveniences in using our equipment. But improvements are being made so rapidly by the manufacturers that we are almost loath to report these annoyances: they may have been eliminated by the time this writing becomes print.

• Wires and tapes sometimes break—always at the most inopportune moments. You quickly learn how to make a knot or splice in a couple of seconds, however; so only a moment of class time is actually lost.

• Wires will occasionally jump off one or the other of the two spools and then tangle around the spool drive shafts. Then you have a messy and aggravating job of repairs that takes longer to finish; the actual time it takes depends on your skill

with a screw driver. A brake could be and doubtless soon will be (if it has not already been) designed to stop the spools the moment the wire breaks or leaps off either spool.

- · Once in a long, long time, one of the electric "radio tubes" may play a nasty trick without letting you know. One day I had such an experience. I dictated to my machine a half hour of well-planned material, including drills, instructions, and so on, only to have the class report the next day that the loudspeaker gave them only a dull hum. I have not yet reached the age when I am content to waste my time in such a manner. I was angry, I reported the mishap to the manufacturer's local representative and learned that tube failure is a minor problem that has already been cleared up in the newer models of the machine.
- On the older models, we lost many minutes when rewinding spools back to the beginning of the recording or when rewinding them back to any one specific point in the recording. The latest models now come equipped with a counting device that registers each revolution of the spools. So, when you dictate a lesson's worth of material to the machine, you simply note on a memo pad the numbers at which you start and complete your various dictation sequences. Example:

602— 853 240-word letter, 80 w.a.m. 854— 910 Brief Forms, Chapter IV 911—1288 Paragraph at 60, 80, and 100

At the end of your lesson, if you wish to use the last few minutes for an extra practice take on the briefform portion of the wire, you just switch to rewind and back down the wire until the counter reaches 854; then you reverse the switch to run, and the brief-forms take is repeated. Little time is lost, for the new models rewind almost twice as fast as the early models did.

- There was a time when you could not, when dictating to the machine, be sure whether your voice would come out booming in baritone or shrilling in soprano. The new models, however, are equipped with an electric bulb that guides your dictation: it flickers when you talk too loudly. This device eliminates entirely the "blasting" or heavy vibration that resulted when your talking was too loud.
- There was a time when each speaker at a conference table had to have his own microphone. Today's models, however, have a microphone

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not they win one of the cash prizes.

For Additional Information Write To

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330 West 42nd Street, New York, N. Y.

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so sensitive that, when placed in the center of a conference table, all voices are clearly recorded. This is not important to the shorthand teacher, perhaps; but it is very important to you when you carry the machine over to your salesmanship or junior-business-training or secretarial-practice classes.

• The limited use that we first foresaw in the machine has also, like so many other early limitations, been taken out of the picture. You can now obtain swank four-in-one models that are used as radios, recorders, public address systems, or interoffice communication devices! You can have your unit equipped with multiple foot, hand, or remotecontrol switches that make it possible for you to operate the machine easily no matter where you are standing in your classroom.

• One thing I miss on the machines is a speed regulator. I hope that some manufacturer comes through with such a device. At present, all the machines seem to have a single, standard forward speed, a speed that is identical to the rate of dictation. I'd like to see a gadget that would make it possible for me to step my 80-w.a.m. take up to 100 or down to 60, so that I can use the same spool for different classes at different speed levels. I'll wager that we will get this, too.

■ Using the Recorder—The wire recorder has been a boon to me. After twenty years of daily, loud-voiced dictating, my voice began to go back on me; and my doctor began to shake his head. Now I can do my dictating before class begins, speaking in a normal or even quiet tone. By increasing the volume output of the machine, I can make the reproduction of my voice as loud as the size of the room requires.

Too, I find that my lessons are better prepared, better timed; and there is no wasted time in class because everyone must be quiet and attend to business. This does not mean that the class is controlled by the machine; I can stop the machine and a move in" or I can repeat parts of the recorded takes whenever I wish. I can preview as always. The machine is a genuine energy and voice saver.

Our experimentation in the use of the recorder has been so successful that we are now planning a new room exclusively for dictation practice. Our blueprinting efforts indicate that innumerable plans and arrangements can be made to fit the needs of your own building and facilities.

A dictation room can take the form of a study hall or any unused classroom. It would be equipped with a wire or tape recorder and a supply of "live" (ready-to-use) spools containing dictations at various rates of speed. One spool might contain all the reading pages of a chapter in the Basic Manual, for example. Another would feature brief-form, phrase, or system-review letters. Another might have the nightwork material for yesterday's homework or for today's new assignment, so that students' practice writing could be from dictation instead of from copying the plates in their texts. Other spools would contain takes at various speedsat 50, 60, 70, and so on, as high as necessary-and such takes could be dictated anew from time to time.

In the room also would be additional source materials, like the shorthand phrase book, the shorthand dictionary, copies of the *Gregg Writer*, and other supplementary and guiding materials for reading and writing and studying practice.

A daily routine for the dictation room might be:

Monday: new material only, at 60, 80, 100

Tuesday: practiced material only, at 70, 90, 110

Wednesday: beginners dictation only

Thursday: advanced dictation only Friday: review of the week's dic-

This is, of course, just one pattern for a routine. The routine would actually be determined by the schedule of students assigned to the room and their needs. All shorthand students could have access to the dictation room at all hours of the day, depending on their own free periods and the time that they could devote to practice before and after school. Practice in the dictation room would, of course, be in the nature of laboratory practice and would be a great boon to building speed in the regular dictation class.

The dictation room can be supervised by shorthand teachers who are free of other class assignments at various periods. It could be supervised, if it were equipped with glass windows and placed adjacent to the regular shorthand room, by the teacher in the adjacent room. It could also be administered by competent, properly trained student monitors.

At Milwaukee Vocational we are as yet undecided as to whether to have one large room in which all practicing students take the same dictation or a large room with more than one machine, each of which is equipped with individual headsets so that groups of students could take the dictation from each machine. Again, we are considering having a battery of small rooms, each equipped with a machine, or having in one large room a series of listening stalls (such as the Services used for training radio operators during the war) with headsets attached to one of two or three machines.

Dother Blessings—We have high hopes of completing our technical arrangements for using the wire or tape recorders so that eventually our students can get all the dictation—both of familiar home-study material and of new matter—they need for their training without having to take material home for slow copying from plates. Yes, we hope to eliminate homework.

We feel, also, as a result of our experimentation, that we should be able to achieve much more in each semester. With the additional dictation practice, our students should progress more rapidly. This means happier teaching, easier learning. These, in turn, mean more interest, more enthusiasm, more popularity for our stenographic training program. Together, these blessings may make it possible for us to shorten our training program and so have time in the schedule for other offerings we should like our students to have but for which we cannot yet find time.

■ Eliminate Teachers? — This is a question that a few skeptics who do not understand the use of the machine have asked. The answer is no.

The machine is not a teacher; it is a teaching and learning aid. The recording machine is the finest and most effective adjunct to good shorthand teaching that we have received in many years. It enables us to do a superior job of teaching shorthand. The electric machines cannot displace either teachers or stenographers any more than have the other voice-writing machines displaced them in the three or four decades that such machines have been with us.

The electric voice-writing machines warrant your investigation. They can do much to help the teacher who is overloaded with classes, who is concerned about the amount of homework, who aims for higher achievement in his shorthand class.

Climb on the band wagon. Electrify your teaching!



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Dictation: Graded Letters (Anniversary)

For Chapter 12

Dear Sir: There are over four hundred commercial banks in this state and 320 of them maintain accounts with the *Universal Bank* of the *Pacific*.

The unusual extent of this comparatively large number² of contacts enables the Universal to serve large American corporations in a variety³ of practical ways that go far beyond the recognized conception of commercial banking service. The⁴ Universal Bank's Pacific Regional Plan offers distinct advantages to corporations with direct retail⁵ connections, branch warehouses, or other units in this important market.

Here is a revolutionary development in banking service. Its efficiency and economy will amaze you. It is new, but its substantial worth has already been demonstrated. The Pacific Regional Plan has been thoroughly proved because we have succeeded, through its application, in obtaining solutions to the specific banking problems^o of many leading American corporations doing business in this state. The plan is unusually10 flexible and can be custom-tailored to fit your practical needs without dropping your present banking11 connections.

Corporation treasurers and other executives are invited to write for more specific¹² information and also for a copy of our Pacific Service Map. Salesmen and sales executives will find¹³ it profitable to study and observe carefully every feature of this interesting map.

Upon¹⁴ request, a representative of the *Universal* Bank of the *Pacific* will gladly call on you to discuss¹⁵ the plan and its specific application to your unique banking requirements. Very truly yours, (319)

Dear Mr. Christian: I am afraid I have disappointing news. It will not be possible to avoid a civil¹ suit against you. The attorney for the plaintiff, after much argument refuses to discuss the case further² and says that there is no sense in continuing negotiations. This lawyer is evidently of the³ opinion that the testimony of the plaintiff's witnesses will influence the jury not only to render⁴ a verdict in the plaintiff's favor, but also to award his client a generous sum in settlement.⁵

Our only hope lies in locating the

DR. A. E. KLEIN Hunter College New York City

driver and the passengers in the third automobile. Their independent testimony will undoubtedly be of considerable assistance in proving our case. I have had my secretary write a letter to the Bureau of Motor Vehicles. If the license-plate number you gave me was taken down accurately, we should have no trouble in locating the owner of this automobile.

Your signature is required on the enclosed affidavit. Please sign it and return it to me at once. Yours very¹⁰ truly, (202)

Dear Mr. Smith: In some cases a textbook may resemble a familiar institution. This happens when the text is recognized as being sound, accurate, and authoritative. Such a textbook becomes established and is used because of its demonstrated worth year after year by colleges and universities from the Atlantic to the Pacific coasts.

Because of its universal acceptance, it is always referred to as a⁴ basis for comparison when books in the same field are subsequently published.

A textbook in this distinguished⁵ category is "Real Estate Accounting" by Frank James. This text was originally published in⁶ 1924 and has been reprinted numerous times since its revision.

James's book on real estate⁷ accounting succeeds in exemplifying the standard text. Its presentation is clear and precise. Its author⁸ is a qualified accountant with vast practical experience. This revision has been made only after⁹ considerable

discussion and investigation with practical men in the field and the able assistance¹⁰ of qualified classroom teachers. Their suggestions make it an unusual and significant text for school¹¹ use.

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The problem material has been specifically designed for student use. The circular accompanying¹² this letter describes the text and its variety of problem material in detail. We will send¹³ you copies of the two volumes upon receipt of the enclosed card. Cordially yours, (275)

Dictation: Business Letters

The Photographers' Club, 340 Park Place, Harrisville, Massachusetts. Gentlemen:

Having just moved to this city,¹ it was only a few days ago that I learned of your club. I have been interested in photography² for a number of years, and would enjoy getting together with a group of photography enthusiasts.

Will³ you please tell me what the conditions of membership are, the dues required, and give me any other information⁴ necessary for me to have in order to make application for membership? Yours truly, (98)

Mr. Edward Olson, 108 Liberty Street, Lodi, Massachusetts. Dear Mr. Olson:

Welcome to our¹ city! We are happy to have you as a citizen of our town and as a fellow photographic enthusiast.²

The application blank you asked for is enclosed. It gives you all the information you will need as to³ our requirements, including fees and dues.

You will notice that about all we ask is an enthusiastic interest in

CROSS INDEX TO THE GREGG WRITER PLATES

Each month Business Education World presents some 5,000 words of new dictation material for the use of shorthand teachers. The materials selected for this purpose are given in perfect Gregg shorthand in the same month's issue of The Gregg Writer. Through the use of the cross index given here, these dictation materials serve also as a ready key to the shorthand plates in that magazine. The materials presented here are counted in units of 20 standard words.

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photography. Our aim is purely to enable photographically minded folks to get⁵ together in an informal atmosphere for the exchange of helpful information and ideas.

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If you can⁶ hurry your application along, you will be in time to be eligible for our Annual Contest. This⁷ is the big climax of our year, and there are prizes for the best picture, technically speaking; the most

unusual⁸ picture; the best outdoor scene; the best flashlight picture, etc. In fact, we have so many categories,⁹ with prizes in each, that the only way you are likely to fail to win some prize will be to take your pictures¹⁹ without film!

Here's hoping you can get your application in early enough so that you can hop right in with your¹¹ entries. Very cordially yours, (226)

waters. The bakeries¹⁴ were flooded. Thousands of refugees huddled on the hilltops, cold and hungry. Again, the cry was for "Bread!" But in¹⁵ this emergency the American Red Cross was in charge. A speedy call was made to the bakeries of a¹⁶ city one hundred miles away. Within forty-five minutes airplanes carrying hundreds of loaves of bread had reached¹⁷ the flooded city! And before nightfall, carloads of bread were speeding toward the stricken region from every part¹⁸ of our country.

BREAD found on American tables today comes to us as the heritage of many ages¹⁹ and the gift of many nations. The cakes and cookies molded in the form of animals, which we find in modern²⁰ bakeshops today, remind us of a custom of ancient days when living sacrifices were made upon the altars²¹ of the temples. It is thought the bakers of antiquity were able to persuade their customers that bread²² molded in the shape of animals would be acceptable to the gods. And the hot cross bun is the symbol of²³ another tradition. The housewives of the Middle Ages marked their loaves with the sign of the cross, before placing²⁴ them in the oven, to keep away the evil spirits, which, it was thought, might otherwise cause the loaf to fall.

THE²⁵ CRESCENT-SHAPED ROLL comes down to us from the time when the Turks were besieging the city of Vienna. During the²⁶ siege, a baker of Vienna one day heard a faint rattling noise in his cellar. The baker concluded that the²⁷ Turkish Army was undermining the city, and he told his belief to the Emperor. This discovery²⁸ saved the city of Vienna. After the war was over, the Emperor sent for the baker and offered him²⁹ a large reward of money. But the baker asked only for the privilege for himself and his descendants of³⁰ baking his rolls in the shape of the Turkish crescent. And today, we can buy such rolls at almost any corner³¹ bakery.

OUR RYE AND BARLEY BREAD comes from Europe, oat bread from Scotland, unleavened bread from Palestine, potato³² bread from Ireland, and rice bread from China. Cheese cake is the gift of ancient Greece. And over two thousand years ago³³ a Greek baker, a friend of Alexander the Great, operated the first bakery along sanitary³⁴ lines. He required his bakers to wear gloves when they kneaded their dough, and gauze over their mouths and nostrils.

As far³⁵ back as the year 1155 there was formed in London the Worshipful Company of Bakers, ⁵⁶ which even to this day is one of the proudest organizations in that city. Oddly enough, there were once³⁷ in London two rival companies of bakers, the White Bakers and Brown Bakers. The White Bakers who used only³⁶ the fine wheat flour eaten by the nobles and the wealthy classes, would have nothing to do with the Brown Bakers who³⁶ baked the dark, rye bread, which was all the peasants could afford.

Throughout parts of Europe today, this rye bread, sometimes called black bread, is still the food of the

Dictation: Transcription Speed Practice

Dear Mr. Mayor: When the new Commissioner of Parks and Public Improvements took office, he said it was his¹ intention to do everything in his power to improve the appearance of our city. Most people will² agree that he has done very well for the short time he has been in office, but I don't think many people are³ aware of how well he actually is doing.

Indeed, it would seem that the Commissioner is succeeding too well, if my experience means anything. This may sound mystifying, but let me explain.

Our new Commissioner,⁵ in a newspaper interview, said that most of our trees needed to be trimmed and thinned out, and he offered⁶ to extend the services of the Department's employees to trim trees on private properties, or at least in⁷ front of the properties. My wife

took him at his word, and within a few days our trees were trimmed and thinned.

For the first⁸ time in years we got a good look at our house and realized how badly it needed painting; so we had it done.9 Our dirt driveway didn't do much to enhance the picture of our newly painted house: so we had that macadammed.10 This led us to straighten out our sidewalk, which eventually led to our having our front lawn regraded and11 sodded. New shrubs planted around the front and sides of the house completed a very beautiful picture, but somehow12 it didn't look so beautiful when we got inside; so we have just finished completely redecorating¹³ the interior.

Can the Commissioner stop as well as start these cycles of improvement? I don't like the way¹⁴ my wife is looking at our furinture! Hopefully yours, (290)

This Month's Gregg Writer Articles

The Baking Industry

From "Stories of American Industry" issued by the U. S. Department of Commerce

WHAT WILL PEOPLE NOT DO FOR BREAD? As one answer to this question, let us recall a dramatic scene that was¹ enacted in the streets of Paris during the reign of King Louis XVI and his Queen, Marie Antoinette—a stirring² episode which by only a few years preceded the days when these monarchs were hauled away to the guillotine.³ In the old city's narrow streets, a noisy mob was hurrying angrily from place to place. But the strangest⁴ thing about this mob was that it was composed largely of mothers—furious, frenzied mothers—many of them⁵ carrying their babes in their arms. Through the city from street to street they swarmed, brandishing pokers and broomsticks, screaming over⁵ and over one word,

"Bread! Bread!" On to the palace of Versailles they marched, eight miles away. There they spent the entire night rioting about the palace grounds demanding bread and threatening the lives of the Royal Family.

In the Morning they forced the King and Queen and their children into a carriage. Then back to the city swept this mad' mothers' mob, shouting as they pressed close to the Royal carriage, "We have got the baker and the baker's wife and the baker's little boy. Now we shall have bread." For, somehow, they felt that if only they could get the King and Queen into Paris, bread would be provided for the people. But this proved to be only a false hope. Bread riots continued. And then one day suddenly the storm broke—the storm that changed the destiny of nations—the French Revolution.

Not18 MANY YEARS Ago a great American city was inundated by the rising

JANUARY, 1950

great masses of the people and white bread is considered a luxury for the tables of the well-to-do. Only in tables of the well-to-do. Only in America, can all afford a loaf of good white bread

According to 42 tradition, Vienna and French bread gained their popularity in this country from the bakery that

was once * operated in the basement of the United States Capitol.

THE MODERN AMERICAN BAKING INDUSTRY" represents the last word in saniexactions. The loaf of which comes to you wrapped and sliced, you may⁴⁵ be assured has been made under spotless conditions.

In the United States the baker's art has reached a high degree of perfection. Nowhere in the world, it is said, is it possible to find such delicious pies as are baked 17 in our own licious pies as are baked⁴⁷ in our own land. Yes, good old pie is all-American. The same is true of doughnuts, Boston brown bread, raisin bread, ** and Parker House rolls.

Today, it has been estimated by those interested in the baking industry, that the average adult American eats over five slices of bread each

day in the year.

The most interesting thing about this huge quantity of bread is its uniform high quality. Behind this achievement of modern⁵¹ baking lies an absorbing story of the triumphs of chemistry and invention.

FOR THOUSANDS OF YEARS men⁵² have used yeast, in one form or another, as But following the work leaven. the great French scientist Louis 58 Pasteur, in the last century, a real scientific study was made for the first time of the yeast plant used in making bread. It was found that the tiny yeast plant will grow and multiply under cultivation. One cell of pure yeast may become the direct ancestor of millions of other cells, all of the same uniform quality. Thus, it be-came possible to produce yeast of standard purity for American bakers. With modern discoveries, the for-

mulae used by modern bakers differ in many respects from those of other days. A loaf⁵⁸ of baker's bread today will probably contain not only flour, yeast, and water, but also milk, malt, sugar, 59 shortening, cold sugar, shortening, salt, and other ingredients. One purpose of modern baking is to produce bread that is appetizing of and that contains a healthful balance of different food elements.

And thus has come out of one of the most⁶¹ ancient of occupations, bread making, this great American industry—a development that stands as a⁶² fitting tribute to our business efficiency and genius for organization. (1235)

Elsie the Cow

From "The Pica Rule," Issued By The Blanchard Press, New York, N. Y.

BY NOW at least ten million small children are aware of the fact that a new comic book about Elsie the Cow¹ has recently appeared. This is the latest in an almost endless chain of accomplishments on the part of a soft-eyed character more skilled at publicity than Barnum. More than

three-quarters of the people in the United States are able not only to identify Elsie but to identify her as the property of The Borden Company; she is better known than Senator Taft, Eric Johnston, czar of the movie industry, or Jane Russell, one of the film colony's more glamorous representatives. Elsie has been viewed by one out of every six personally" people in the country.

ELSIE THE cow first appeared in Bormedical journals. den ads in actually physician readers who, in asking for reprints, hinted to Borden's that⁸ the company had something. When the New York World's Fair opened in 1939, Borden's yielded to the clamor for a "live" Elsie by installing in its exhibit a handsome, pure-bred Jersey; in the Fair's sec-ond¹⁰ year, an entire bovine boudoir was built for her. Today Elsie tours the country with her husband, Elmer and their son Beauregard. Beauregard was born during his mother's personal appearance at Macy's in New¹² York, and nearly a million people submitted suggestions for his name.

THE BORDEN COW is an expert fund raise nearly¹⁶ ten million dolars. In a single appearance at Wrigley Field, Chicago, she unloosened the purse-strings to 15 the tune of more than a the tune of more than a and a half dollars in bond million sales. Elsie was loaned to the Canadian National¹⁶ Exhibition to spark the drive for the British War Victims' Fund, and she has made many appearances for¹⁷ the Red Cross, Navy appearances for the Red Cross, Navy Relief, March of Dimes, and various Community Fund drives. Borden's is sagely liberal¹⁸ in providing Elsie for all worthy causes whenever it can be arranged. Meanwhile, she has found time to appear¹⁹ in two movies, and she is credited with the authorship of at least two books.

Elsie is a seasoned20 traveler. She has crossed the country three times, once by plane. More than fifty cities have presented keys of welcome to²¹ Elsie, and two universities have given her honorary doctor's degrees. The state of Wisconsin has officially declared her "dairyland's greatest saleslady," which of course she is. More than twenty manufacturers²³ of novelties pay royalties for the three million pieces of merchandise based on Elsie's likeness they sell each year.

Elsie, touring in her private car with Elmer and Beauregard for the first time this year,25 has a traveling apartment. A new boudoir, built to accommodate the addition to the family. was26 finished only a few months ago. was designed and built expressly for the trio and has twin beds, overtelephone, shaving equipment for Elmer, boudoir accessories for Elsie, and a play pen for Beauregard." Elmer joined the show in response to the persistent public cry, "Where's the persistent public cry, Elmer?"

Much of Elsie the cow's29 personality, as it is felt by the millions who know her, comes from the charming dialogues in Borden's national*0

zine advertising. Copy for this part of Borden's advertising, which is handled by Young & Rubicam, 31 is written by a woman, Thelma Walker. For the past eight years she has mirrored the warm and earthy speech of the famous family. "Elsie is human in a robust way," Miss Walker says, "but definitely feminine."—in her speech, reactions, and general conduct. Elsie should be—and I hope she is—as familiar to the reader³⁴ as the woman next door." That seems to go without

IN PRIVATE LIFE the wife of Orrin G. Sherman, an35 insurance executive. Walker is rated one of the coun-Miss try's top advertising copywriters. By** the end of the year the magazines carrying Miss Walker's Elsie copy will have passed through the hands of a billion⁸⁷ persons. The surveys show that most of the billion will have read the copy. (754)

Think as You Work

MOST OF US can learn more about our jobs. Nobody "knows it all," even if he has been at it for a long time. The person who admits he has a lot to learn often is the one who does the best work.

To get ahead, learn more about your job than you have to know just to get by. Find out why it is done a certain way. Learn how it affects' the job that comes after it. If possible, work out better ways to do your own

The extra interest you take in your work can add to your own satisfaction. And it can prepare you for a better job if the opportunity comes.—National Cash Register Factory News

O. G. A. Membership Test

THIS BUSINESS of imparting secret should abhor. What right have I to think that a kinsman will keep a secret that I could not keep? How can I know that he does not have someone to whom he will whisper the story and swear to secrecy? So the news passes from one place to the next in an ever-widening circle. The secret that I cannot keep, I should not think you will keep, either. If you betray it, you are doing only what in the beginning.

It is well not to speak that which should not be spoken, or else be resigned to the fact that everyone will hear it in time. (111)

Junior O. G. A. Test

Hi Clem,

In case you are wondering about the handwriting in this letter, here's the reason for it: Frank was out horseback riding in the park last Saturday and was thrown. He broke a bone in his hand and therefore cannot do any writing. I am taking over his correspondence for the present.

He wants me to say that he will not be able to go to the hockey game with you and the fellows in the club.

I know he will enjoy hearing about it, so maybe you and the boys would like to come up to see him after the game. Have a good time! Mary (99) Here's The Fountain Pen
With The Right Point For The
Way You Write Shorthand

The right pen for shorthand is an Esterbrook. It's designed for shorthand . . . and *Gregg-Approved* for shorthand. The balance is right, the flow is right, and the point is right.

Try an Esterbrook. Your notes will glide off the point without effort, without strain. And when you're reading or transcribing you'll find there's less confusion between large or small circles . . . or even between circles and hooks!

Follow Dr. Gregg's advice. Always write shorthand with a fountain pen. And always use a Gregg-Approved Esterbrook with the special Gregg-Approved Renew-Point (#1555). Complete pen, \$2 and up. Extra Gregg Renew-Points, 35c. At any pen counter.



In case of damage you can always get a new Gregg-Approved Renew-Point, without waiting, at any fountain pen counter.

Gregg Shorthand No. 1555

Write for FREE booklet Dictation Facts No. 6—"Facts everyone should know about fountain pens."

Esterbrook Gregg-Approved Fountain Pen

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Your Job and Your Telephone

From a booklet prepared by the

NEW YORK TELEPHONE COMPANY

to help promote more efficient and satisfactory use of the telephone

ANSWER PROMPTLY. Since the telephone caller is usually a customer, he should be greeted with a prompt' answer. Once the telephone rings, your answer. Once the telephone rings, your thoughts are interrupted, so why not stop what you are doing and answer on the first ring? When you make a call, however, give the person you're calling ample time to reach the telephone before you hang up.

HOLD THE RECEIVER PROPERLY. For best results, the mouthpiece should be held about one inch from the lips. In this position you need

lips. In this position you merely talk in a pleasant, natural, conversational tone—no need to shout just speak distinctly and clearly. Then your callers won't be annoyed by not save them from repeating "What?";
"What did you say?"
IDENTIFY YOURSELF. In business
the answer should never be "Hello."

It is businesslike, courteous, and time-saving to use an identifying phrase— When there is no telephone switch-board: "Brown and Company, Miss

board:

Where your operator has previously answered the call: "Personnel Department, Miss Brown."

Your own telephone: "Miss Green,"

Thompson." (Use of Mr. is optional.)

Another person's telephone: "Mr. Jones's telephone, Miss Smith."
BE SURE SOMEONE WILL
SWER YOUR TELEPHONE. AN-

leaving your desk, arrange for some-one to take your calls. Leave word where you can be located by telephone and when you will return.

And when you answer someone else's telephone, offer to take a message; and if the caller leaves one, be¹⁸ sure to write it down, because it's easy

to forget.
DON'T SUBJECT CALLERS TO ABRUPT QUESTIONS. Most businesses have their telephone operators and secretaries put through every call without asking for the caller's name. 25 However, when you must announce the call, don't ask, "Who is calling?" It's better to say, "May I tell Mr. Smith who is calling?" Or, "Mr. Smith isn't available just now. If you leave your name and number, I will tell him you¹⁷

KEEP PAD AND PENCIL HANDY. The alert business person saves his time and the customer's or client's time by 18 having handy everything he needs, such as price lists, catalogs, reference media, etc.

Know10 where to get the information you may be asked for—quickly.
This is especially important on out-oftown calls.²⁰
TRANSFER CALLERS TACTFUL-

LY. In the first place, don't transfer the call unless absolutely necessary. Be sure" you connect the caller with the person or department that does have the information. In other words, be as helpful as you possibly can.

BE COURTEOUS IN ASKING



"Well, what else did you expect to find under 'mousetrap'?"

CALLERS TO WAIT. Do you order callers to "Hold the²⁸ phone?" Isn't it so much nicer to say: "Will you please hold the line while I get the information?" When you return²⁴ to the telephone, thank the caller for waiting. If it will take you some time to get the information, offer²⁸ to call back.

BE ACCURATE AND CAREFUL. Mistakes and misunderstandings not

Mistakes and misunderstandings not only waste much time, but are a source26 of irritation to customers and

source²⁶ of irritation to customers and clients. Take time to get things right. For example, say: "Will you give me the²⁷ particular order or serial number?" or "May I call you back when I get the information?"

HANG UP²⁸ CAREFULLY. After thanking caller and saying good-by courteously, be sure that you hang up the receiver²⁹ carefully. A slam in the ear of the caller is like slamming the ear of the caller is like slamming the door after a visitor—it's not intentional, so but the effect is the same. A

little care is all that's needed.

STAY ON THE LINE. Nobody rings a doorbell³¹ and then walks away. Yet many business people do virtually the same thing when they have their PBX³² operator or someone else get others on the telephone for them before they themselves are ready to fore they themselves are ready to talk.38 Good business practice dictates that you be ready to talk when the called person is available. So—make your own³⁴ calls and stay on the line. It's the thoughtful and courteous thing

KEEP A LIST OF NUMBERS FRE-QUENTLY CALLED. This is a real timesaving tip—helps you get the right number the first time.

Use your Telephone Directory to35 add new numbers and correct old numbers in your personal list. Call "Information" only when you can't find the³⁷ number in the Telephone Directory. The Telephone Company will supply personal telephone³⁸ directories: one small, for the purse or

vest-pocket; the other large, for the office or home. Just call the Telephone Business Office.

WAIT FOR THE DIAL TONE—
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Tone means the dial equipment is10 ready to receive your call. It's like the operator's "Number, please." Please wait for the Dial Tone and avoid wrong⁴¹ numbers and wasted time and effort. Also, be accurate and careful in dialing the letters and figures*2 of your number. And don't force or interrupt the dial as it returns

to normal.

PLAN YOUR TELEPHONE CONVERSATION.⁴³ When you reach the person you're calling, identify yourself and proceed with the purpose of your call. Don't" waste his time or your call. Don't" waste his time or your with idle chatter. Have your yours with idle chatter. Have your conversation well planned. Know your facts. Know the points you want to cover; 45 have them before you while you talk. This is particularly impor-tant on your out-of-town calls. YOUR VOICE⁴⁶ PERSONALITY.

In a telephone conversation, unlike a face-to-face conversation, you've got to impress⁴⁷ your personality solely to impress⁴⁷ your personality solely through your voice. This is not too difficult. You do it by speaking in a cheerful, ⁴⁸ natural tone of voice, unhurried—but not too slow. Distinctly, but not loud—with a friendly helpful but not loud—with a friendly, helpful, interested tone of voice.

MAKE FRIENDS FOR YOUR COM-

PANY. When anyone telephones your company, you speak as a⁵⁰ representative of your firm. So, give your ative of your firm. So, give your whole attention and ability to the call—as your company's reputation⁵¹ is founded not only on the quality of its particular merchandise or service, but also 2 on the pleasant, interested, and helpful service it gives the public

over the telephone. Naturally 58 you w you will avoid slang and affectations. (1067)

This Month's Gregg Writer Story

The Shoe on the Wrong Foot

ELLA TUNNELL In "Woman's Day, September, 1949

A SHOUT of noise and laughter came from Anne Warden's room. "The call of the wild," she said to the teachers to whom she had been talking in the hall. She hurried toward Room 203.

As she came into the room, the uproar ceased. She stood for a moment on the threshold surveying the class. Twenty boys, ranging in age from thirteen to sixteen, were grouped on one side of the room and apart from the girls, as if shielding themselves from the plague. Verna Lee Blondin, thick, stolid and angry, was waving her red-nailed hand frantically. "Well, Verna Lee," said Miss Warden, "what is it?" As she came into the room, the up-

den, "what is it?"

"That old Pat Murphy always makes faces at me."

"Aw," said Pat, "nobody can even look at them dames but they holler. I was a-lookin' at the door."

"No, ma'am," piped the three girls.

"Yes, ma'am," bellowed the twenty

"KEEP STILL, ALL OF YOU," commanded Miss Warden. When she used that tone of voice it behooved all of them to mind. There was silence.

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"Verna Lee, look up there at George Washington. He won't make faces at

you. Pat, you look at me, and if you make a face at me, see what happens."

Verna Lee cast an angry glance at the boys and then pouted. Pat grinned companionably at Miss Warden.

"Now let" set down to week Will

"Now, let's get down to work. William, pass the supplementary readers. Since it's Friday afternoon we'll not have regular work, but, instead, I'll let you read an interesting story."
"You read to us," suggested one.

"We'll have silent reading," said

Anne firmly.
"Kin I help him pass 'em?" begged

"No, William does it alone today." She stood so as to be able to watch William and see that no foot slipped into the aisle and tripped him. There were few tricks of the trade that she didn't know.

"Say, Miss Warden, did you know that Hoover was a-goin' to visit us?" asked Jimmy Diggins. "Cooleridge," contra

contradicted several

ANNE WARDEN SMILED. Jane Scott, the young history teacher, had just a few minutes before been relating her troubles with this class. The school was expecting a visit from Mr. Harver, the state superintendent. Jane, afraid he might come when this class was in her room, had tried to prepare them for his visit. They had already heard about Mr. Harver from other anxious teachers and had become somewhat confused. One half of the class insisted it was Hoover who was coming, the rest insisted it was Coolidge. The more poor Jane Scott tried to explain, the more firmly they claimed she was wrong. Anne thought

Jane shouldn't take them so seriously You couldn't expect very much when classes were divided according to ability and all the low I. Q.'s grouped together.

"He's to come to school for a day like this when he ain't got to?" And that, Anne Warden thought, was pretty good sense. She felt the

same way.
"Shall I give Lulu a book, Miss
Warden?" asked William. "He can't

LULU WAS A NICKNAME the children had given Yin Lu, a Chinese boy who was visiting his grandfather, the laundryman. Old Chang had brought him to school asking that they "learn him American ways." American ways."

Anne Warden often wondered just

what he absorbed. She placed him in the front seat, where he gave no trouble but grinned at her on all oc-

casions.

"No," she said in answer to William's question, "I'll get something else for him. The rest of you turn to page 43. The story is called *The Great Slide*. It's about a coal mine and some men that are trapped for three days. Read

and find out how they escape."

She always had to tell them enough of the story to arouse their interest or

they would never read it.

"And now, Yin Lu, let me see what I have for you." She rummaged in her desk. "Here is a picture. You look at desk. 'that."

Lulu grinned and took the picture, a cover from a tablet given Miss Warden by an admirer. It was a picture of

a very beautiful lady smelling a rose. Lulu looked around the room and seeing the class engrossed in reading, took a pin from the lapel of his coat and started punching pinpricks in the lady's nose.

THE CLASS REALLY WAS A HANDFUL. It had been a hard week and Anne Warden was tired, dog tired. She slipped off her shoe and gently rubbed her bunion with her other foot. She idly watched the faces of the children as they read. By their expressions she could tell almost to a paragraph where they were in the story. Pat was a fast reader, and he had come to where the rock had trapped the miners. His face was tense as he nervously worked his fingers through his hair. How thin he was, thought Anne. She wondered if he got enough to eat. Then there was Emil Specht, with his large head and spindly legs. He was peering through great double-lensed glasses and not making any great headway. Near him sat William, with his mouth open ad-vertising his adenoids.

Vertising his adenoids.

On the other side of the room was Verna Lee, sallow and greasy. She wasn't interested in how the miners escaped, but had taken out her compact and was admiring her image in the glass. Anne, nervous and fidgety, was frowning fiercely as she tried to make some sense out of the story. Most of them were none too clean, all were of them were none too clean, all were ill-clad and stupid. What chance would they have to make a decent living? Anne Warden felt a moment of utter

despondency as she looked at them. Where is their place? What will their lives be?

OF ONE THING SHE WAS THANKFUL. Superintendent Harver wasn't coming today. The principal had sent word to all the teachers that Mr. Harver had left the high school and had started home, promising to visit junior high some other time.

some other time.

Some day, she thought, she would like to take this class out to the farm where she lived with two brothers and an aunt—not all the class, just the boys. If she took the girls along, it would just be one long fight. She would like to turn the whole bunch loose and not say you must do this or you mustn't do that. How they would love the grapevine swing that hung love the grapevine swing that hung over the cliff! She could almost see them swinging from it right now. Then, she thought, she would build a big bonfire and roast wienies, and heat big pots of cocoa, and have dozens of Aunt Lucy's doughnuts and baskets of

apples and—
"Miss Warden," said Pat Murphy, breaking in on her daydreams, "look!"

IN THE DOORWAY STOOD SUPERINTENDENT POTTER, and beside him the state superintendent, Mr. Harver. For one mo-ment Anne felt paralyzed; then she mustered a smile of welcome and fumbled for her shoe. She had taken it off only a few minutes ago. She looked down and saw it on Lulu's foot. He had evidently grown tired of punching holes in the lady's nose, and while she day-dreamed he had tried on her shoe.
"Oh, my shoe!" she murmured.
Pat Murphy heard her and saw the shoe on Lulu's foot. All the rest of the class had put down their books and

class had put down their books and were staring at the visitors.

(To be continued next month)

Mileage Hints

J. F. WINCHESTER in "Esso Marketers"

THE OIL GUAGE on the dashboard of the car is an insurance policy for every motorist. It indicates whether the oil is circulating and protecting metal surfaces from undue wear, and wheth-er it is² circulating at efficient pressure.

The scales usually run from zero to twenty-five, or zero to forty. Few gauges record the actual pressures in pounds with any degree of accuracy, but if the needle is well up on the scale under normal driving conditions, it is safe.

If the needle fails to indicate,5 or drops to zero, the oil is low, or for some reason the oil is not circulating. Operation of the car is dangerous. In cold weather, it may be an indication that the wrong type oil is being used. If the needle reads lower than usual, it indicates a loss of pressure. This may come from air leaks, from oil passing⁵ loose bearings, or excessive dilution of oil from over-choking, such as might occur in cold weather. If the needle reads higher than usual, it may be a sign of heavy, congealed oil, or an obstruction in the oil pipes.

A simple rule to follow when the

gauge acts strangely is: first check the oil for quantity and quality; if trouble still persists, let your serviceman check for air leaks, obstructions, and functioning of your oil pump.



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W. RAY CHALLONER

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Spring, Tra-la-la

Now is the time to place group subscriptions for THE GREGG WRITER for the spring term.

TATA

Because the January issue features the first of a how-to-learn-shorthand series by Louis A. Leslie, you should place your group order promptly if you wish it to begin in January.

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THE GREGG WRITER

330 West 42nd St. . New York 18, N. Y.

By Wits and Wags

FATHER: Where's that young man who was calling on you?

Daughter: Oh, he left in a huff! Father: A Huff? A Huff? They are getting so many new cars on the market now, a fellow simply can't keep track of them.

"HEY, what time is it by your watch?"

"Quarter to."

"Quarter to what?"

"I don't know—times got so bad I had to lay off one of the hands."

THE PRODUCER of a local dramatic society was giving some final instructions before the curtain went up on the first night of the show.

"Now don't forget," he told the

heroine, "when the villain takes you in his arms you have to call out loudly, 'Oh! oh! oh! please save me!"

But the heroine was a telephone girl, and she brought down the house when she cried, "Oh, double oh, please save me!"

"JOHNNIE," said the teacher of the juvenile class, "what is the term 'etc.' used for?"

"I guess it's to make people think we know a lot more than we do."

Mr. Holmes: Murray, what is an advertisement?

Murray: An ad is a picture of a beautiful girl eating, driving, drinking, or selling something or other.

WAITER: You sometimes find a pearl in an oyster stew.

Customer: I'll settle for oysters.

Speakers Say

 Best story at the banquet of the Southern Business Education Association, at the Coral Gables Country Club:

"There was a golfer, and he drove his ball far off the fairway. The ball came to rest beside an anthill. When the golfer swung to drive the ball onward, he missed and struck the anthill a terrific blow, stirring up dust and killing hundreds of ants. He swung again, and a third time, with the same result—dust and dead ants everywhere. At this point, the leader of the ants called a meeting and said to his kinfolk, 'Say, if we're going to survive, we've got to get on the ball!" "—Congressman George A. Smathers

• Dr. John H. Moorman, head of the Department of Business Education at the University of Florida, at Gainesville, used the following to explain why he was not going to tell any stories in his presentation at the Miami SBEA convention:

"A new resident in the penitentiary noted that every once in a while someone would call out a number, like 22 or 33 or 94, and everyone would roar with laughter. When he asked why everyone laughed, it was explained to him that the only joke book in the penitentiary library was a small volume with numbered jokes, and that everyone in the institution knew the jokes by heart. After a while the newcomer thought he would join the fun; so, he shouted, '17!' But no one laughed. A little later he tried again with another random number, '53!' and still only silence greeted his effort. He turned to his cell mate and asked, 'What's wrong?' The cellmate turned to him, shook his head regretfully, and then said, 'Some people simply can't tell a story."

• Most of Doctor Moorman's anecdotes were pointed, like this one: "It is not so much what a man doesn't know that makes him ignorant, but what he knows that isn't so."



"Get every word of this, Miss Smith — it's important!"



"I said . . . business has been better since
. . . I said . . . "